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# THE STENOGRAPHER'S *and* SECRETARY'S MANUAL

*and*  
READY-REFERENCE ENCYCLOPEDIA

1916

*by*  
CHARLES LANGLEY



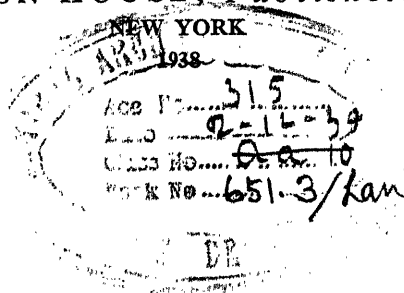
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## Part I

### INTRODUCTION

This handbook has two purposes:

1. To give the beginning stenographer a grasp of the fundamentals of business office practice, a complete understanding of the many problems he or she will have to face. Briefly stated, a thorough study of the contents of this handbook and the complete mastery of everything in it should be the equivalent to the beginner of actual experience gained from active employment in a business office.

2. To give the employed stenographer or secretary a reference handbook in convenient form which will readily provide an answer to every one of the hundreds of questions that may come up during the course of the business day.

To this end, every possible stenographic or secretarial problem which may arise in the business office has been thoroughly and concisely covered; and the reference matter has been arranged in alphabetical form so that it can be quickly referred to. In addition, the reference paragraphs have been numbered and the index has been placed in front of this matter instead of, as is customary, in the back of the book. The user, therefore, is not only able to look up reference matter alphabetically, but is also able to consult the very thorough cross-index which directs exactly to the paragraph wanted.

The user of this handbook is advised to read it over once carefully to become familiar with the contents and the form in which the material has been presented. Thereafter, the use of this book as a ready-reference manual in the business office will be a simple matter.

### DIFFERENCE BETWEEN SECRETARY AND STENOGRAPHER

In large offices there is a well-defined difference in the position and duties of the secretary and stenographer.

A secretary, generally speaking, performs her work for a single executive of the firm, and her employer expects her to be more than a human machine. She is expected, because of her

initiative, intelligence, and executive ability, to attend to many of her employer's routine duties, thereby freeing him from relatively less important details for more important work.

The stenographer, on the other hand, is expected to be very proficient in the technical skill of stenography and typing. She is expected to perform her routine duties accurately, diligently and faithfully.

However, in the average small business office, no such marked difference between the secretary and the stenographer exists. Generally speaking, the stenographers or secretaries employed in such offices are expected to have the best qualities of both. It is not only necessary for them to have the technical skill demanded of average stenographers in the large office, but they are also relied upon to accomplish the work of high-priced private secretaries. And in addition, their routine duties may necessarily include hundreds of other small clerical tasks.

## THE DAILY ROUTINE

The secretary or stenographer in the small business office may find himself or herself called upon to perform any one of a thousand tasks other than those which he or she has been taught to expect. The average day, for instance, may easily include, in addition to the customary stenography and typing, any or all of the following duties: open the mail, read and sort it; type office notices; attend to outgoing mail, such as folding letters and inserting them in envelopes, address packages, seal and stamp envelopes, sign the mail, purchase postage stamps, compile a mailing list, operate an addressing machine, and even compose letters for the employer. The small-office stenographer or secretary may have to organize the daily office routine; make appointments for the employer; install a filing system and keep it revised; interview callers; keep a daily reminder for the employer; clip newspapers; run errands; check up on supplies and purchase them; prepare matter for the printer; answer the telephone; plan a business trip for the employer and make his hotel and train reservations. The small-office stenographer or secretary may have to take care of the office accounts; type invoices and statements; take care of the petty cash account; take care of the firm check book; check bills and invoices;

make bank deposits; write checks. The full list of possible clerical tasks which may fall on the shoulders of the small-office employee is too long to enumerate here.

Generally speaking, however, the small-office stenographer or secretary has a few major duties to perform. Upon the ability to perform these well depends the job of the stenographer or secretary. These duties are fully outlined and described in the following paragraphs.

## HANDLING THE MAIL

The daily incoming and outgoing mail is one of the most vital parts of every business. It requires and should receive the most painstaking consideration possible from the person who handles it. The incoming mail usually means orders or possible orders for the firm's products or services. Outgoing mail represents the firm. Its aim is to get orders for the firm's products or services. Simple as these statements may sound, a clear understanding of them should immediately reveal the great importance to a business firm of the daily mail, both incoming and outgoing.

### Incoming Mail

If you follow these directions, you will be handling the incoming mail properly:

1. Try to force the contents of the envelopes to the sides opposite to the ends you are going to open. This is to prevent ripping of the contents and may be done by bouncing the envelopes on the desk on the side to which you want the contents to go.
2. Use a letter opener. Make sure with each letter that none of the contents are being ripped.
3. Open all the letters at the same time.
4. Take everything out of each envelope. If you tear the envelope on three sides you will be certain that nothing is being left in it.
5. Look on the enclosure notation of every letter to make sure that all the pieces have been received.
6. Clip the enclosures to the letter if this has not been done by the sender.



7. For mail which is marked "personal" or "confidential," find out what the policy of the firm is, whether or not it should be opened with the other mail, and follow this policy.

8. If the mail goes to various individuals and it is your job to read and sort it, do so.

9. If an executive reads the mail before it is distributed to individuals, sort the mail for him if that is your job. The most important mail should be in the first pile, bills and less important mail should be in the second pile, and circulars and advertisements should be in the third pile.

The private secretary is often required to read incoming mail carefully, to underline items of importance for the employer, or to make relevant notations on each letter. It may also be necessary to clip previous correspondence to a letter that has just been received.

### Outgoing Mail

If you follow these directions, you will be handling the outgoing mail properly:

1. Before inserting in the envelope, check:
  - (a) The address on the envelope with that on the letter, to see that they match.
  - (b) The enclosure notation and the enclosures, to see that they are being included.
  - (c) The signature, to see that every letter has one.
2. Fold and insert properly.
3. Seal the envelope securely.
4. Make certain that each letter has the proper amount of postage.
5. Mail letters as soon as they are ready to be sent out instead of waiting until the end of the day. A letter typed in the morning and sent out at that time, may often mean the saving of a day in its delivery.

### Mailing Lists

A mailing list is a list of names and addresses of firms or individuals who are customers or prospective customers of a business firm. The mailing list may be very small, or it may have thousands of names on it. Large or small, however, it is extremely important to the company owning and using it. If the

mailing list is used often, it should be kept on stencils. Inactive mailing lists are usually kept on index cards, or even in typed sheets. Because of the many changes in address during the course of a year, a mailing list must be constantly revised and kept up to date for accuracy. Otherwise, it daily becomes less and less valuable to the firm owning it. If it is your duty to keep and revise the mailing list, do it carefully.

## TAKING DICTATION

When you are called to take dictation, be fully prepared:

1. Keep your dictation book and pencils in a definite place so that you will not have to spend time looking for them.
2. Always take two pencils with you in case the point of one of them breaks while you are writing.
3. Sit down and indicate to the dictator that you are ready.
4. Do not at any time distract the dictator; do not show impatience if he is hesitating about the next word; do not show annoyance with the slow or nervous dictator.
5. If the dictation is too fast, you may ask that it be given slower.
6. During pauses in the dictation, go over your notes to correct them and to insert punctuation.
7. Rather than interrupt the dictator while he is talking, it is better to mark those words about which you are in doubt and question him concerning these when he is finished dictating the letter.
8. Remember, the dictator prefers that you question him about matters which are doubtful, rather than have you spend time to type again a letter which you have not taken correctly.
9. Write your name and the date on all filled shorthand notebooks and file them for possible future reference.

## TRANSCRIBING DICTATION AND TYPING

Your value as a stenographer or secretary will be judged in large part by the accuracy and neatness of your typed letters.

### Transcribing Dictation

1. Read the shorthand notes of the entire letter before beginning to type.

2. Estimate carefully the length of the letter so that you will be able to place it properly on the page. (See paragraph 134 on how to estimate the number of words in a shorthand letter.)

3. Never type sentences which do not make sense. Question the dictator before typing sentences or words about which you are in doubt.

4. Make certain of the spelling of every word. Consult a dictionary whenever there is the slightest doubt in your mind.

5. Correct the grammar of the dictator only when you are certain that you are right. Otherwise, consult the dictator.

6. Learn and know the fundamentals of capitalization, punctuation and paragraphing, so that you may be able to apply this knowledge in letters where the dictator does not give such information.

7. Always make a carbon-copy of every letter typed unless you have been given other instructions.

8. Read the completed letter before removing it from the machine. If corrections in typographical errors must be made, it is easier to make them while the sheet is still in the typewriter.

9. Be economical in the use of office stationery: the competent typist does not have to use more than one sheet for a one-page letter.

10. The address on the envelope should be typed in the center and should correspond to the address on the letter. It should not be indented. Two-line or three-line addresses should be double-spaced. Four-line addresses should be single-spaced. The *Attention of* line, or the words, *Personal* or *Confidential*, should be placed in the lower left-hand corner of the envelope.

### Making Typewriter Corrections

1. Do not strike over errors.

2. Use an eraser. Place a sheet of paper between each sheet of carbon paper and the copy paper before erasing.

3. A celluloid cut-out to fit over a letter or a word will prevent you from smudging the sheet around the error.

4. After making the erasure, strike the key lightly. A hard strike will make the error stand out.

### Your Letter Is Not Mechanically Correct

1. If you have used stationery which is not clean.

2. If you have placed it carelessly on the page and it has unbalanced margins and uneven spacing.
3. If it has finger smudges.
4. If the type is not clean.
5. If the bottom margin looks crowded.
6. If it shows an uneven typist's touch.
7. If the paper has been punctured by too heavy a touch.
8. If it shows deep, heavy erasures.
9. If the style of address on the envelope is not the same as the style of address on the letter.

### Presenting the Completed Letters for Signature

1. Place each letter under the flap of its envelope with the address of both facing the signer.
2. Hand in the carbon copy with the letter so that any last minute corrections by the signer can be made on both copies.
3. Considerable time will be saved by the signer if you withdraw from the pile each letter as he signs it. Blot the signature.
4. File the carbon copy and the letter being answered.

### Copy Typing

There can be no excuse for errors in typing a copy of a letter, a report, or any other copy work. It should be an exact duplicate of the original. In doing copy work:

1. Type the word *copy* at the top of the sheet.
2. If you are making a copy of a letter, place the word (*signed*) before any typed signature that appears in pen and ink in the original.

### CARE OF THE TYPEWRITER AND OFFICE EQUIPMENT

You cannot do your best office work with poor or badly kept equipment. The responsibility for the good working condition of your typewriter rests with you. Study your machine to make certain that you are getting the best possible use out of it. The manufacturer of it will be happy to send you literature on how to use it, and how to keep it in good working condition.

Remember the following:

1. Get it repaired the moment it is necessary.

2. Change the ribbon often enough to insure a clean and readable letter.
3. Oil and clean your machine at least once a week.
4. Remove the dirt from a clogged letter the moment you notice it. A pin may be used for this purpose.
5. Cover your typewriter before leaving the office.

## FILING

The records of a business are very important. They are a history of past transactions and a guide to future transactions. These records must be referred to constantly. The function of a filing system is to store records so that any one of them may be found quickly. Most important, therefore, good filing requires accuracy. Correspondence or other papers which may supply vital information which are misfiled may mean that they are lost. And the loss of such papers may mean the loss of considerable money and time to a business.

Most offices have more than a centralized correspondence file for storing records and keeping track of them. The private secretary usually has to take care of a private-office file for special documents. There may also be book files to take care of. In addition, filing systems are usually accompanied by various card indexes to help locate the papers in a filing cabinet.

The index to a file is usually kept separately on small index cards. These cards are guides to the filing system and should contain all the information necessary to locate material in the file. The index card to a filed magazine article, for instance, should contain the name of the article, the author who wrote it, the publication from which it was taken and the date of the publication, and state where the article is filed. Such articles or other clippings are usually filed on a subject basis.

Card indexes, in addition, may be used for various other purposes. One such card index may contain only the names of customers of the firm and may give briefly the history of transactions with that firm. Another index may contain the names of prospective customers of the firm. Several differently colored cards may be used in one index, each with a meaning of its own. An index of prospective customers, for instance, may use blue cards for all prospects for one particular item, such as radios; while pink cards in the same file may mean that the person is a

prospect for a refrigerator. When a special sales effort is to be made by the firm for radio sales, all the blue cards will be taken out and used.

Points to remember about a filing system:

1. Every filing system needs constant attention to keep it in order and accurate.

2. Use spare time to rearrange the filing cabinets, a folder at a time.

3. Do not permit a cabinet to become overcrowded. Such a cabinet is difficult to handle.

4. Make a notation whenever a letter or a folder is taken from the file and who has taken it. This will help you to make certain that it will be replaced.

5. Use a stapling machine to fasten papers together which are filed. Clips make the file bulky.

6. Keep the drawers of the file closed when they are not in use.

7. Whenever you are in doubt about the subject under which a letter or a document is to be filed, several copies of the letter or document should be made and these should be filed under every heading they may possibly be looked for.

8. When cleaning the files, it is a good time to make certain that the same correspondent or topic is not covered by several file folders with slightly different headings.

9. Always file correspondence under the name of the correspondent. If the subject is equally important, or more important, make a duplicate and file the item under the subject heading also.

10. Newspaper clippings, magazine articles, or other topical papers should be filed under the subject. Clippings should be pasted on a sheet of paper, leaving room for several on a sheet. Sometimes a loose-leaf book is used to keep such clippings.

11. A suspense folder is used for letters or papers which for one reason or another you are temporarily unable to file. Such a suspense folder is kept in front of the file or on your desk.

12. Make sure that the files are locked at the end of the business day.

(See paragraph 82 for complete filing instructions and methods of filing.)

## HANDLING CALLERS

The private secretary in the large office and the stenographer in the small office will find that an important duty is to handle callers. They must be handled with skill.

1. Remember to be courteous and polite to them at all times.
2. Try to find out the salient facts. This may often be difficult; but it is important that you get this information so that you may judge whether or not the caller is justified in taking up some of your employer's time, or whether you can personally attend to the business of his call. Learn at once:

- (a) The name of the caller.
- (b) Whom he represents.
- (c) What the business is that he wishes to discuss.

3. For callers whom your employer should see personally but is at the time either unable to see or is away from the office, an appointment should be made. Prepare your employer for such appointments by reminding him of them and by having the papers on the matter to be discussed ready for him in advance so that he can go over them before meeting the caller.

4. Keep a record of the callers whom you have handled personally, with a memorandum on each one and how the business was taken care of. This record should be given to the employer at the end of the day.

Remember, finally, that it is often difficult to get the necessary information from callers; it requires real skill, so that callers whom you do not know but who are important should not be in the least offended.

## USING THE TELEPHONE

The use and importance of the telephone in the modern business office ranks with the daily mail.

1. Always answer the telephone promptly.
2. Pay close attention to what the other party is saying; do not try to do something else, such as reading a letter, while using the telephone.
3. Speak distinctly and say what is necessary in as few words as possible.

4. Keep a memorandum pad and a pencil near the telephone for notes.

5. Keep an alphabetical list of the firms and their telephone numbers most frequently called by your office or your employer. You will then be able to call such numbers at a moment's notice.

6. Handling unknown telephone callers who wish to speak to your employer sometimes requires more skill than handling those who call in person at the office. Use courtesy and tact to find out:

(a) The name of the caller.

(b) Whom he represents.

(c) What he wishes to talk to your employer about.

You can give this information to your employer, and if he considers the telephone call of sufficient importance to handle himself, he will be prepared for it.

7. If the telephone call is important and your employer is away from the office, get full details from the caller (his name and business), and inform him when your employer may be reached. Or inquire whether he wishes to be called by your employer on his return to the office.

8. Appointments may be made for your employer either by telephone or by letter. The telephone should be used to make urgent appointments.

9. Keep a record, with full details, of the telephone calls you have handled personally and give this memorandum to your employer at the end of the day.

## KEEPING A DAILY REMINDER

A business diary, or a daily reminder calendar, is for the purpose of keeping a record of future appointments or business matters to be attended to.

1. It can be used to call automatically to the attention of the employer or the secretary appointments made for that day.

2. It can be used to call automatically to the attention of the employer or secretary the business, other than routine, that must be attended to that day.

3. It can be used to plan a progressive program of future business action.



4. It can be used to refer to appointments or business attended to in the past, and therefore it can be a valuable record.

## ATTENDING TO THE FIRM BANK ACCOUNT

In the small office it is usually the duty of the secretary or the stenographer to attend to the routine dealings with the bank where the firm keeps its account.

### Making Deposits

1. Always take the bank book with you, so that there will be a record of the deposit.

2. If you have occasion to make a deposit when the bank book is not available, make out two deposit slips, one of which will be stamped and signed by the teller and which will serve as a receipt of deposit. Such slips, however, may be lost, and it is advisable to have the entry in the bank book made from this slip the next time you go to the bank.

3. Make entries of deposits in the check-book stub in the space provided for this item.

4. The total of currency being deposited may be entered on the deposit slip; each check, however, must be entered as an individual item.

5. Checks deposited must be endorsed properly on the back; the endorsement must correspond to the name the check is made out to. Endorsements should be made in ink unless a rubber stamp is used by the firm for this purpose.

### Writing Checks

1. If a check writing machine is not available, the check should be typed. The signature must be in ink.

2. If a mistake is made in writing a check, do not erase it or try to change it in any way. Void it and write another one.

3. Make certain that the amount written out corresponds to the amount written in figures.

4. When you issue a check, do not forget to fill in the stub accompanying it. This stub has room for such information as the person to whom issued, the date, the amount, and the purpose for which it is being issued. By filling in these stubs, the firm will always know the condition of the bank account.

5. If you wish, for some reason, to stop payment on an issued check, notify the bank by telephone, telegraph, or mail. If you telephone or wire, it should be confirmed by letter.

### Paying Bills

Every bill should be verified before payment is made.

1. Check the prices to make certain that the firm has been billed properly.

2. Check for possible errors in addition.

3. Check to see that credit allowances have been made where the firm is entitled to them.

4. Check to see that the prearranged discounts have been allowed.

5. A written receipt should be obtained for all bills paid in cash; there is no other proof of payment. For bills paid by check, the canceled check can be used as a receipt.

### Bank Statements

The bank will furnish the firm on the first day of every month a statement which is an itemized résumé of the transactions made in the previous month. The canceled checks issued by your firm are returned with this statement. Both the statement and the checks should be gone over thoroughly; even banks can make errors.

1. Compare the canceled checks with the stubs in your check book to make certain that none of them have been tampered with.

2. Compare the deposits in the firm bank book with the deposit items on the bank statement to make certain that the firm has been fully credited with all entries.

3. Compare the canceled checks with the withdrawal items on the bank statement to guard against error.

4. Total the amounts of the checks issued and the amounts of the deposits. Subtract the amount withdrawn from the amount deposited to make certain that the bank has credited the firm with the proper balance.

5. Finally, make a list of the checks which the firm has issued and which have not yet been presented for payment. If any of them have been outstanding for a time, call this to the atten-

tion of your employer. They may have become lost; payment on these will have to be stopped and new checks issued in their place.

## THE ORDERING AND CARE OF SUPPLIES

If you are in a large office where there is a supply department, it will be necessary to give your requisition blank for supplies you need to the clerk in charge. This should be done the night before they are needed, so that you can have them early the following day. By doing this, you will not have to interrupt your work during the day to get supplies at various times. Keep a memorandum of what you have ordered, so that you can check and make certain that you are getting all the supplies you ordered and need.

If you are in a small office, and the care and ordering of supplies lies with you, it is advisable to do it systematically. Have a definite time set aside every week to check the supplies on hand and to order those needed. If you follow this method, the firm will not be caught short or be inconvenienced.

Make up a list of the supplies used regularly in your office. Mimeograph enough copies of the list for a year, one for each week. A copy of this list can be kept in your desk, and notations should be made on it as shortages in items reveal themselves, or when you are making a systematic check of the supplies on hand at the allotted time. Most business offices have daily use for the following supplies:

- letterheads
- blank sheets the same color as the letterhead
- second sheets for carbon copies
- carbon paper
- stenographic notebooks
- memorandum pads
- envelopes (with the printed firm name)
- envelopes (blank)
- typewriter ribbons
- erasers
- pens
- pencils

clips  
ink  
paste  
stapling machine and staples  
pins  
oil for the typewriter and other office machines  
file folders  
index cards  
bank deposit slips  
stamps and postcards

Other items can no doubt be added, depending upon the size of the firm and the type of business in which it is engaged.

In ordering and caring for supplies, keep the following in mind:

1. Do not order large quantities of printed stationery without consulting your employer; he may be planning to move the office to another address.

2. Do not make your order for paper too large; it yellows with age.

3. Do not order typewriter ribbons for more than a few months' use: they rot with age.

4. Do not crowd supplies in your desk; arrange them in the order in which they are generally used. Keep the carbon paper where it will not become creased, and where it will not rub off on other materials.

5. See that the office fountain pens are always filled and clean.

6. Make certain that your employer's desk is always well supplied with pens, pencils, notation pads, and blotters.

7. See that there is a pad and pencil for notations near every telephone in the office.

8. Keep the office-supply catalogues conveniently filed, so that you can study them and become familiar with the different grades and prices.

9. When you receive a shipment of supplies:

- (a) Check them for quantity, quality, and price. Make certain that in each instance you are getting what you ordered.

- (b) Check each item with the invoice to make certain that you are not being charged for goods not being delivered.
- (c) Check goods to see that they are not damaged. Merchandise that is in any way damaged should be returned to the supply house, and it is your duty to see that the firm is being properly credited for such returns.

## YOUR APPEARANCE

Your personal appearance is very important in the business office. Very often it means the difference between getting a job and not getting one. Also, the fact that you have a job does not mean that you can be careless about your personal appearance.

Remember:

1. Be neat and clean at all times.
2. Use common sense in the selection of your clothes for use in the business office. Your clothes should be neither too feminine and fluffy, nor too masculine. They should give you a neat, business-like appearance.
3. Be conservative in the use of cosmetics and nail polish.

## YOUR HEALTH

Your health should be important to yourself and for the sake of the job you are being paid to do.

1. You need vitality for your work in the business office. Eat properly. It is not advisable to do with little or no lunch in order to be able to use this money for other purposes. Sooner or later you must feel the effects of poor eating habits.

2. Exercise regularly and properly. Walking is good exercise.

3. Sleep properly and sufficiently. Your body needs the benefit of adequate sleep. Keeping late hours constantly will soon begin to show in poor work in the business office.

4. Be careful of your position while typing. If you sit properly, you will not tire easily, and typing itself will become less of an effort.

## HAVE YOU THE QUALITIES OF A GOOD STENOGRAPHER OR SECRETARY?

### What Your Employer Expects of You

Your employer is paying you to help him run his business. He has every right to expect you to do your assigned business duties to his satisfaction. He also has a right to expect you to do everything else you possibly can during office hours to help keep his business running smoothly and profitably.

In performing your assigned duties he expects of you:

accuracy	willingness
speed	industriousness
neatness	punctuality
thoroughness	

He would also like you to be intelligent and systematic in your work, and to remember always the things you should do. He would like, above all, that you should show an interest in your work.

He believes that if you have the following additional qualities, you will be much more valuable to him than the ordinary stenographer or secretary:

- executive ability
- initiative
- the ability to plan and organize work
- the forcefulness to get work done
- good judgment
- tact

To be more than an ordinary stenographer or secretary to him, he would like to be able to depend on you, to know that you have good judgment in business matters. He would like you to have quick perception, to be discreet, to be honest. He would like your business loyalty, to know that you are not likely to talk about private business affairs when you are away from the office.

Finally, of you as a person with whom he is associated in business and who often comes in contact with his business associates and customers, he expects:

good taste in dress and personal neatness  
personal pleasantness and good breeding  
good poise and carriage  
a pleasant voice  
a refined, business-like manner  
courtesy  
good health

### **Why You May Be Discharged**

You may be discharged from a position because you are deficient in any one of the many desirable qualities mentioned above. Generally speaking, however, employers discharge office workers for such serious offenses as:

lack of common sense  
inaccuracy in work  
lack of speed in work  
disloyalty  
undependability

### **Analyze Yourself—Know Your Abilities**

How easy it is for any one of us, for you, to see the faults of others clearly! Yet how rarely do we tell them what we see. We do not tell our friends the faults we see in them because we are afraid that they will be offended. We do not tell new acquaintances or strangers about their faults because we feel that we do not know them well enough to speak so frankly.

Moreover, few of us are able to or have the inclination to learn our own faults. And yet we must somehow find them out for ourselves because experience has shown that friends will not speak to us directly about them. We must learn them because our happiness, our well-being depends upon knowing what they are.

If you are ambitious, if you want to succeed in your work, you will sincerely want to know what your defects are, or where you need improvement. Your faults may hold you back from advancing in the business world, or they may even get you discharged from job after job. If you know what they are, you can at least strive to correct them. Constant and honest self-examination, by the simple method given below, will show you the

way to improve yourself. The competition for jobs at this time is so keen that we must all be prepared to do our work better than ever before.

### How to Test Yourself

Below are twenty-five paragraphs describing the abilities and qualities which employers seek most in their stenographers and secretaries. Study them. Each paragraph gives the perfect answer concerning one quality or ability. If the answer applies fully to yourself, you deserve the highest rating. If it does not, you will have to give yourself lesser grades, in accordance with the following schedule:

- 4 points—the highest rating. For those qualities or traits in which you believe yourself excellent, very efficient.
- 3 points—means good.
- 2 points—means only fair; room for much improvement.
- 1 point—the lowest rating. This means that you are so poor in these qualities or traits that you might easily be discharged for the deficiency.

At the end of each paragraph you will find room to mark your rating. Each one must be marked. Write the gradings in pencil. You must give yourself the rating that you honestly feel you deserve. Otherwise the test will have no value.

### Self-Rating Examination

- 1. I am accurate: I do not make mistakes in typing; I always get information correctly; I am careful to keep records properly ..... \_\_\_\_\_
- 2. I am intelligent: I can grasp ideas; I learn quickly ..... \_\_\_\_\_
- 3. I am speedy: I get my work done quickly; I type rapidly; I do not lose time in doing my work ... \_\_\_\_\_
- 4. I am dependable: I get my work out on time; I do my routine duties without being told; I am always punctual in getting to the office; I am always at hand when my employer needs me ... \_\_\_\_\_



5. I have good judgment: I have good common sense; I know what is important to my employer's interests ..... \_\_\_\_\_
6. I am honest: I do not tell lies; I do not steal office supplies; I always state facts ..... \_\_\_\_\_
7. I have executive ability: I can plan work; I can manage people and get them to do work; I can handle the routine affairs of the office ..... \_\_\_\_\_
8. I have responsibility: I have the ability to relieve my employer of details; I am able to assume responsibility for the office routine ..... \_\_\_\_\_
9. I am adaptable: I can learn a business quickly; I am able to co-operate with other employees of the firm ..... \_\_\_\_\_
10. I have a good memory: I remember the details of the office routine; ..... \_\_\_\_\_
11. I am industrious: I never sit idle; I find work to be done at all times; I suggest work to be done . \_\_\_\_\_
12. I have tact: I do things with consideration for others; I am able to greet and handle callers well ..... \_\_\_\_\_
13. I am interested in my work: I realize the importance of the work to be done; I do not watch the clock; I have the proper attitude when taking dictation ..... \_\_\_\_\_
14. I am reticent: I keep all office matters confidential; I do not talk to outsiders of the firm's affairs ..... \_\_\_\_\_
15. I am courteous: I have pleasant manners; I am always polite to callers and to fellow workers .. \_\_\_\_\_
16. My personal appearance is above reproach: I am careful to use cosmetics conservatively; I do not wear flashy clothes; I keep my hair combed; I am always neat ..... \_\_\_\_\_

17. I have a business-like attitude: I do not have long personal telephone conversations during business hours; I do not flirt or get familiar with other employees; I do not gossip with other employees; I do not continually primp in the office \_\_\_\_\_
18. I am neat: I always keep my desk in order; I keep the files in good order; I keep the office neat ..... \_\_\_\_\_
19. I have foresight: I am able to plan work for the future ..... \_\_\_\_\_
20. I am loyal: I am loyal to the interests of my employer; I observe office discipline fully .... \_\_\_\_\_
21. I am systematic: I can schedule the day's work in advance ..... \_\_\_\_\_
22. I am thorough: I always complete a job which has been started; I always get through the day's scheduled work; I always follow through work which is unfinished ..... \_\_\_\_\_
23. I am a willing worker: I am always willing to help other employees in an emergency; I do not mind putting in some extra time ..... \_\_\_\_\_
24. I am alert: I am always ready for work with the proper tools; I do not need too much explaining for work to be done; I am sometimes able to anticipate the wishes of my employer ..... \_\_\_\_\_
25. I have good breeding: I always use correct English; I do not chew gum in the office ..... \_\_\_\_\_
- Total..... \_\_\_\_\_

### Your Rating

After you have marked your rating (1, 2, 3, or 4) of each item, add the figures in this column. Be sure to do the addition correctly. The total figure which you get from this addition is your general rating in the test. For instance, if you feel that you are perfect in every trait and quality, you will give yourself a "4" for each item. The total will therefore be 100%, a perfect

mark. If you give yourself a "2" for each item, your mark will be 50%.

If, in the actual test, you have received a mark of less than 60%, the lowest rating by which you can consider yourself an average stenographer or secretary, you must give serious thought to self-improvement.

After you have given yourself the test, go over each item again. Wherever you have received a mark of "1" or "2", you must go about seriously to improving yourself in these. This test has given you an opportunity to know your weak points. You should now try to get the real value out of this self-examination by trying to better yourself in the traits and qualities in which you are weak. In a few weeks or months, give yourself the test again to determine whether there has been any improvement. You should constantly strive for the goal of 100%.

If you wish to get an impartial opinion, make a copy of this test, change every "I" to "You" and have another person rate you.

## METHODS OF GETTING A JOB

Below are outlined the methods of getting a job which have been used successfully by others. The method which appeals to you most should be tried first. If necessary, try them all. Sooner or later one of them will bring you a job. If you are a recent school graduate, and have not worked in a business office before, you should be willing to accept a low salary in the beginning. Your first position, no matter how low the pay is, will give you needed confidence in yourself. Higher pay will come as you broaden your general business experience and knowledge.

### Use These Methods to Obtain a Position

1. By answering all the advertisements in the classified sections of the newspapers for positions for which you believe you can qualify.

2. By inserting an advertisement under "Situations Wanted" in the classified advertising section of a newspaper. Be careful to select the newspaper most suited for this purpose. Generally speaking, the best newspapers to use are the ones which carry the greatest number of such advertisements. Study the other adver-

tisements for attractive wording. Give as many facts in your advertisement as you possibly can in as few words as possible.

3. By compiling a list of firms for whom you would like to work or of firms engaged in a business in which you have specialized knowledge or experience and writing a letter to each of these. (An outline of what to say in a letter of application is given below.

4. By getting letters of recommendation from business men you know to other business men. Other sources of letters of recommendation are: former employers; local political leaders; former teachers; business acquaintances of people you know; friends of your family.

5. By having a wide circle of friends who are already employed and who are often in a position to hear of opportunities open, either in their own offices or in other offices.

6. By registering with commercial employment agencies and with employment bureaus operated by the schools you attended.

## HOW TO WRITE A LETTER APPLYING FOR A POSITION

Unless the advertisement you are answering specifically states that the letter of application should be in your own handwriting, type your letter if this is at all possible. Make it as physically attractive as you can. Remember, your letter represents you, your character, your ability. It must be neat; it must have the proper margins, even and regular; it must not show any erasures. Above all, be certain that it does not contain a single error in grammar, punctuation, or spelling.

Compose the letter carefully. You are trying to sell your services, and it must therefore be a type of sales letter. However, you must not boast of your abilities or good traits. Be truthful and state with self-confidence what you can do; but state the facts modestly and show courtesy.

### Outline of What to Say in a Letter Applying for a Position

#### 1. Opening paragraph:

- (a) State how you learned of the position open, if you know that a position is open.
- (b) Apply for the position.

2. Give your qualifications for the position:
  - (a) State your name, age, and nationality.
  - (b) State what education you have had: give the names of the schools you attended, when, and for how long, and whether or not you are a graduate. State what courses of study you specialized in.
  - (c) State the business experience you have had, if any. Give the names and addresses of former employers, how long employed by each, and your reasons for leaving each position. State what your duties were in these positions.
  - (d) If previous specialized business experience is valuable in the position you are applying for, state it. For instance, business experience with one shoe company should be of value to another shoe firm, and such experience should greatly count in your favor.
  - (e) If you are able to handle office equipment other than the typewriter, state it.
  - (f) If you feel that previous business experience has given you executive ability, outline this experience. Give any other special qualifications you may have, such as knowledge of a foreign language.
3. Give your references. Suggestions:
  - (a) The names and addresses of former employers.
  - (b) The names and addresses of business people who know you.

(Do not send the originals of letters of reference which you may have. If you wish to include such a letter, make an exact copy of it to send. The original might get lost.
4. The closing paragraph:

This is the most important part of your letter. In this paragraph you are trying to sell your services. The object of your letter is to get a personal interview with the prospective employer. Try to get into the last paragraph the punch which will make him act and ask you to come in. Do not use familiar, stereotyped phrases, that most other letters will contain. Try to be original, but remain dignified and courteous.

## IN A NEW POSITION

When you have obtained a new position, do the following as soon as possible:

1. Learn what your employer's methods are. Follow these methods in every detail, even though you may know better systems of office routine. Later, you will be in a more favorable position to introduce your own methods if they really are better.
2. Learn as much as you can of the past history of the firm, and who the most active customers of the company are.
3. Learn who the most frequent callers at the office are. Learn who are your employer's friends and business acquaintances and know how to reach them quickly.
4. Learn what your employer's business-day activities are. Study them. Try to arrange his schedule so that he can accomplish more. Make constructive suggestions if you feel that they are acceptable to him. For instance, call to his attention matters which have been neglected or letters which should be answered.
5. Get complete instructions concerning your work and follow them fully. If the day's duties which your employer outlines for you will be hard to remember, write them down.
6. Study the industry in which you are employed; try to learn more about it daily.
7. Study the literature of your firm and that of competing firms, such as catalogues, advertisements, and sales letters. Study, in particular, the form letters which your firm uses and learn how each one is applied.

## YOUR FUTURE

Where will your job lead to? What will your future in the business world be? If you are ambitious, you will want to know the answers to these questions. And the answer is that today many of our most important executive positions are filled by men and women who started their careers in business as stenographers and secretaries.

If your ambitions are limitless, so are the possibilities. In your job as a secretary or a stenographer, your position for gaining knowledge of the business and advancing in it is better than that of any comparable office worker. Generally speaking, you

will be close to the head of the business or an executive officer of it. Here you can gain a fundamental knowledge of the business and the methods pursued. Application and study will broaden this knowledge. You also have the opportunity to meet on an excellent basis those people who call at the office, among them important business men from other firms.

Make the most of your opportunities. Be alert. Study and add to your knowledge constantly, systematically. Add to your abilities. And when a minor executive position becomes open in your office, or in another firm, such as

officer manager

correspondent

manager of some special clerical department

assistant to a department manager

or some similar advanced position, you will be able to apply for it with confidence and know that you are fit to assume such more important duties and to carry them out to the complete satisfaction of your employer.

After you have made the first step up the ladder of business success, the others will be less difficult.

## PART II

# The Stenographer's and Secretary's Ready-Reference Encyclopedia

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## THE STENOGRAPHER'S AND SECRETARY'S READY-REFERENCE ENCYCLOPEDIA

### 1. ABBREVIATIONS

The use of abbreviations should be avoided whenever possible. Abbreviations are difficult to read and they make letters, reports, or other documents less attractive in appearance. Always write out such words as *street* and *avenue* in the address and body of a letter and on envelopes. Write out the names of months and days whenever space permits.

However, a number of abbreviations are acceptable and commonly used in the business world. These should always be used correctly. Acceptable abbreviations are listed below under various headings. It is well to remember that if the abbreviated form of a word or a phrase is used in a letter, report, or publication, it should be used, for the sake of consistency, throughout the document.

#### Rules Concerning Abbreviations

2. **Capitalization.**—Most abbreviations are not capitalized. Exceptions to this rule will be found in the lists given in this MANUAL or in other reliable lists of acceptable abbreviations.

3. **Firm Names.**—Do not abbreviate any part of a firm name, including *company*, *limited*, *brothers*, *corporation*, *incorporated*, unless the firm itself uses the abbreviated form. Do not use the ampersand (&) in a firm name unless the firm itself uses it. Always follow the usage of the firm itself in writing a company name.

4. **Formal Usage.**—Do not abbreviate such titles as *Governor*, *Professor*, *Reverend*, and *Honorable* in announcements, invitations, or in other formal usage.

5. **Past Tense.**—Form the past tense of abbreviations by adding an apostrophe and the letter *d*. *Example*: cp.'d

6. **Plural.**—Form the plural of abbreviations by adding an apostrophe and the letter *s*. *Example*: M.D.'s.

7. **Punctuation.**—Place a period after every abbreviation even when it occurs within a sentence. *Example*:

The Y.M.C.A. meeting hall is very large.

8. **Salutation.**—In writing salutations do not use abbreviations of titles except the forms *Mr.*, *Mrs.*, and *Dr.*

9. Titles.—Do not abbreviate *Reverend*, *Professor*, *Governor*, or similar titles when they are being used alone or with a surname only. It is wrong to write the following: *Prof. Walker*, *Rev. Walker*, *Gov. Walker*. However, when the full name is being used, the title may be abbreviated: *Prof. W. C. Walker*, *Rev. Walter C. Walker*.

#### 10. Abbreviations, Academic Degrees

The abbreviated forms of academic degrees are used with names of persons and may be used in business correspondence. A complete list of such abbreviations may be found in a reliable dictionary. Do not leave a space between the letters of such abbreviations. Common abbreviations of academic degrees:

- A.B. or B.A.—Bachelor of Arts
- A.M. or M.A.—Master of Arts
- B.Arch.—Bachelor of Architecture
- B.C.E.—Bachelor of Civil Engineering
- B.C.L.—Bachelor of Civil Law
- B.D.—Bachelor of Divinity
- B.L.—Bachelor of Law
- B.Litt.—Bachelor of Literature or Bachelor of Letters
- B.Mus. or Mus.B.—Bachelor of Music
- B.S.—Bachelor of Science
- C.E.—Civil Engineer
- C.P.A.—Certified Public Accountant
- D.D.—Doctor of Divinity
- D.D.S.—Doctor of Dental Surgery
- D.Litt. or Litt.D.—Doctor of Literature or Doctor of Letters
- D.Mus.—Doctor of Music
- D.Sc.—Doctor of Science
- E.E.—Electrical Engineer
- LL.B.—Bachelor of Laws
- LL.D.—Doctor of Laws
- M.D.—Doctor of Medicine
- Ph.B.—Bachelor of Philosophy
- Ph.D.—Doctor of Philosophy
- Ph.G.—Graduate in Pharmacy
- R.N.—Registered Nurse

## 11. Abbreviations, Associations and Organizations

A.A.A.—American Automobile Association  
 A.B.A.—American Bankers Association  
 A.F. of L.—American Federation of Labor  
 A.M.A.—American Medical Association  
 A.P.—Associated Press  
 Bapt.—Baptist  
 B.P.O.E.—Benevolent Protective Order of Elks  
 Cong.—Congregational  
 C.S.—Christian Science  
 D.A.R.—Daughters of the American Revolution  
 I.B.A.—Investment Bankers Association  
 I.C.C.—Interstate Commerce Commission  
 I.O.F.—Independent Order of Foresters  
 I.O.O.F.—Independent Order of Odd Fellows  
 K. of C.—Knights of Columbus  
 K.P.—Knights of Pythias  
 M.E.—Methodist Episcopal  
 M.I.M.E.—Member of the Institute of Mining Engineers  
 R.C.—Roman Catholic  
 S.A.R.—Sons of the American Revolution  
 S.P.C.A.—Society for the Prevention of Cruelty to Animals  
 S.P.C.C.—Society for the Prevention of Cruelty to Children  
 U.P.—United Press  
 W.C.T.U.—Women's Christian Temperance Union  
 Y.M.C.A.—Young Men's Christian Association  
 Y.M.H.A.—Young Men's Hebrew Association  
 Y.P.S.C.E.—Young People's Society of Christian Endeavor  
 Y.W.C.A.—Young Women's Christian Association  
 Y.W.H.A.—Young Women's Hebrew Association

## 12. Abbreviations, Business Terms

abbr.—abbreviation	A-1—first class
acc., acct. <i>or</i> a/c—account	A.M.—before noon
adv't.—advertisement	amt.—amount
afft.—affidavit	anon.—anonymous
agcy.—agency	ans.—answer
agmt.—agreement	A/P—accounts payable
agt.—agent	approx.—approximately

A/R—accounts receivable  
assn. *or* assoc.—association  
asst.—assistant  
att. *or* atty.—attorney  
ave.—avenue  
avoir. *or* avdp.—avoirduois

bal.—balance  
B/B—bank balance  
bbl.—barrel; barrels  
bdl.—bundle  
b.e. *or* b/e—bill of exchange  
bg.—bag  
bl.—bale  
b.l. *or* b/l—bill of lading  
bldg.—building  
blvd.—boulevard  
b.pay.—bills payable  
b.rec.—bills receivable  
B/S—balance sheet; bill of sale  
bu.—bushel; bushels  
bul.—bulletin  
bx.—box

C.—Centigrade  
cat.—catalog  
cap.—capital  
C/B—cash book  
c.c.—cubic centimeter  
c. & f.—cost and freight  
c.f. & i.—cost, freight and insurance  
cf. *or* cp.—compare  
chge.—charge  
c/o—care of  
C.O.D.—cash on delivery  
conv.—convertible  
corp.—corporation  
c.p.—candlepower

cr.—creditor; credit  
ctf.—certificate  
ctge.—cartage  
cu.—cubic  
c.w.o.—cash with order  
cwt.—hundredweight

D/A—drawing account  
D/B—day book  
dept.—department  
disc.—discount  
dist.—district  
do.—ditto  
dol.—dollar  
doz.—dozen  
dr.—debtor; debit

ea.—each  
e.e.—errors excepted  
e.g.—for example  
Enc. *or* Encl.—enclosure  
eng.—engineer  
e. & o.e.—errors and omissions excepted  
estab.—established  
et al.—and others  
etc.—and so forth  
et seq.—what follows *or* the following  
ex. *or* exch.—exchange  
exec.—executive  
exp.—express

F.A.S.—free alongside ship  
ff.—following  
fig.—figure  
f.o.b.—free on board  
f.o.f.—free on field (air express)  
frt., fgt.—freight  
fwd.—forward



g.—gram  
gal.—gallon  
govt.—government  
gro.—gross  
g.t.c.—good till canceled  
gtd.—guaranteed  
  
hhd.—hogshead  
h.p.—horse power  
  
id.—the same  
i.e.—that is  
inc.—incorporated  
incl.—inclosure  
in re.—in regard to  
ins.—insurance  
inst.—in the present month  
int.—interest  
inv.—invoice  
invt.—inventory  
I.O.U.—I owe you  
  
kg.—keg  
km.—kilometer  
kw.—kilowatts  
kw.h.—kilowatt hours  
  
L.—pound sterling  
lb.—pound; pounds  
l/c—letter of credit  
L.C.L.—less than car lots  
loc. cit.—in the place quoted  
l.t.—long ton  
Ltd.—limited  
  
m.—mile; minute; motor  
max.—maximum  
mdse.—merchandise  
memo.—memorandum  
mfd.—manufactured

mfg.—manufacturing  
mfr.—manufacturer  
mgr.—manager  
mi.—mile  
min.—minimum  
misc.—miscellaneous  
mkt.—market  
m.o.—money order  
mo.—month  
m.p.h.—miles per hour  
mtg.—mortgage  
  
N.B.—note carefully  
n.d.—no date  
n.g.—no good  
No.—number  
  
o.e.—omission excepted  
O.K.—all right  
o.r.—owner's risk  
org.—organization  
O/S—out of stock  
oz.—ounce, ounces  
  
p.—page  
par.—paragraph  
pat.—patent, patented  
payt.—payment  
pc.—piece  
p.c.—per cent  
pd.—paid  
pfd.—preferred  
pk.—peck  
pkg.—package  
pkt.—packet  
p. & l.—profit and loss  
P.M.—afternoon  
pmt.—payment  
P.O.—post office; postal order  
pop.—population

P/P—parcel post	Sr.—senior
pr.—pair	ss. <i>or</i> SS.—steamship
pres.—president	s.t.—short ton
pro tem.—for the time	sta.—station
prox.—in the next month	stet.—let it stand
P.S.—postscript	stk.—stock
pt.—pint; part	str.—steamer
pwt.—pennyweight	supt.—superintendent
	synd.—syndicate
qr.—quarter	
qt.—quart	t.—ton
qy.—query	T/B—trial balance
	T/C—trust company
R.D.—rural delivery	t.l.—total loss
re.—regarding	tr.—transpose
recd.—received	treas.—treasurer
ref.—reference	
reg.—registered	ult.—in the last month
rep.—representative	U.S.M.—United States Mail
retd.—returned	
rm.—ream	v. <i>or</i> vs.—versus
r.p.h.—revolutions per hour	viz.—namely
R.P.O.—railroad post office	vol.—volume
R.R.—railroad	
R.S.V.P.—please respond	w.b.—way bill
Ry.—railway	whf.—wharf
	w.i.—when issued
sec.—secretary	wk.—week
sect.—section	wt.—weight
sh.—share	W/W—warehouse warrant
shpt.—shipment	
S/O—seller's option	yd.—yard
	yr.—year

### 13. Abbreviations, Months and Days

Do not abbreviate the names of months or days in letters, reports, or other documents. Such abbreviations are permissible only where the lack of space, as in tabular matter, makes it absolutely necessary. In letters it is not good form and confusing to abbreviate a date in this manner: 3/7/37. Use the fol-

lowing abbreviations, when necessary, of names of months and days:

<i>Months</i>		<i>Days</i>
Jan.	Aug.	Sun.
Feb.	Sept.	Mon.
Mar.	Oct.	Tue.
Apr.	Nov.	Wed.
May (no abbreviation)	Dec.	Thur.
June (no abbreviation)		Fri.
July (no abbreviation)		Sat.

#### 14. Abbreviations, Names of States and United States' Possessions

Although it is permissible in business correspondence, it is more proper not to use the abbreviations of geographical names. It is not advisable to write *Ft. Worth* for *Fort Worth*, or *Mt. Vernon* for *Mount Vernon*. The following states and territories of the United States have not been given official abbreviations by the United States Postal Department: Alaska, Canal Zone, Guam, Hawaii, Idaho, Iowa, Maine, Ohio, Utah, and Virgin Islands. Abbreviations for these should therefore not be used. The official abbreviations for the other states and possessions are as follows:

Alabama—Ala.	Massachusetts—Mass.
Arizona—Ariz.	Michigan—Mich.
Arkansas—Ark.	Minnesota—Minn.
California—Calif.	Mississippi—Miss.
Colorado—Colo.	Missouri—Mo.
Connecticut—Conn.	Montana—Mont.
District of Columbia—D.C.	Nebraska—Nebr.
Delaware—Del.	Nevada—Nev.
Florida—Fla.	New Hampshire—N. H.
Georgia—Ga.	New Jersey—N. J.
Illinois—Ill.	New Mexico—N. Mex.
Indiana—Ind.	New York—N. Y.
Kansas—Kans.	North Carolina—N. C.
Kentucky—Ky.	North Dakota—N. Dak.
Louisiana—La.	Oklahoma—Okla.
Maryland—Md.	Oregon—Oreg.

Pennsylvania—Pa.  
Philippine Islands—P. I.  
Porto Rico—P. R.  
Rhode Island—R. I.  
South Carolina—S. C.  
South Dakota—S. Dak.  
Tennessee—Tenn.

Texas—Tex.  
Vermont—Vt.  
Virginia—Va.  
Washington—Wash.  
West Virginia—W. Va.  
Wisconsin—Wis.  
Wyoming—Wyo.

## 15. BIBLIOGRAPHIES

In making a bibliography of a book, magazine article, or other publication, use the following method:

- (a) Write the author's name in capital letters, last name first, followed by the first and second names. This item is followed by a period.
- (b) Write the title of the book in italics (underscored on the typewriter). The title should be followed by a comma. If the title is that of a magazine article, use quotation marks for the name of the article and write the name of the magazine in italics.
- (c) Write the place of publication. This item should be followed by a colon.
- (d) Write the name of the publisher. This item should be followed by a comma.
- (e) Write the date of publication. This item should be followed by a period.

*Example:*

WALKER, CARL WALTER. *A Study of Book Manufacture*, New York: Avon House, 1937.

## 16. BUSINESS AND COMMERCIAL TERMS, DEFINITIONS

*Abatement.*—The discount deducted from a bill.

*Acceptance.*—A draft to pay an amount on a definite day, the terms accepted by the individual or firm upon whom the draft is drawn.

*Account.*—A business trading account. The term is often used in reference to a sum due or a sum payable.

*Amortization.*—A method of paying off bond indebtedness at regular stated intervals.

*Assets.*—Property, money, or any other item such as good-will, which a business firm owns and which increases the worth of the firm.

*Assignee.*—The individual or firm to whom property is assigned.

*Attest.*—To witness a document.

*Back order.*—An order received for goods temporarily out of stock, to be filled when the goods are again in stock.

*Bank acceptance.*—A form of remittance.

*Bank draft.*—An order of one bank upon another to pay a specified amount to a third party.

*Bankrupt.*—A business firm unable to meet its obligations is bankrupt.

*Bill of exchange.*—A written order to pay at a specified time a sum of money.

*Brokerage.*—The commission paid to a broker for his services.

*Balance sheet.*—A statement showing the balances, credit and debit, of a business. If the balance sheet is complete and correct, the debit and credit totals are exactly alike.

*Budget.*—An estimate made in advance of what the income and expenses of an individual or firm will be.

*Capital.*—The amount of money invested in a business.

*Chattel.*—Personal property or other property which can be moved.

*Cashier's check.*—A check drawn by a bank on itself.

*Certified check.*—A check the amount for which has been put aside by the bank to meet payment for it.

*Check.*—An order on a bank for the payment of money.

*Collateral.*—Property or securities which are pledged for the payment of a debt.

*Collateral note.*—A note which is secured by property or securities. The holder of the note may sell this collateral if the terms of the note are not met.

*Consignment.*—Merchandise put on sale, usually in a retail

store, which is not to be paid for to the firm supplying the merchandise until it has been sold.

*Contract.*—An agreement in writing between two or more parties, containing the terms of the agreement.

*Corporation.*—An organization of three or more individuals which is legally a unit.

*Creditor.*—An individual or firm to whom money is owed.

*Customer.*—A firm or an individual buying goods or services from a business firm.

*Deficit.*—When expenditures of a business are greater than the income, it results in a deficit.

*Depreciation.*—The constant lowering in value of particular goods or machinery during the passing of time.

*Distributor.*—An individual or firm which sells merchandise for another.

*Draft.*—An order upon a bank to pay from the funds of the debtor a sum of money.

*Duty.*—The tax collected by the government on goods imported from foreign countries or on goods exported to foreign countries.

*Escrow.*—Money or securities held by a third party until the agreement by the other two has been carried out, the money or securities to be turned over to the party granting this instrument.

*Fiscal year.*—A period of twelve consecutive months used by a business firm in computing the finances of the firm.

*Foreclosure.*—The sale of mortgaged property to satisfy the claim of the creditor who holds the mortgage.

*Goodwill.*—The value given to the business reputation of a firm.

*Gross profits.*—The profits of a business before the expenses of doing business, such as overhead, have been deducted.

*Indorsement.*—The writing on the back of a check, note, and similar commercial papers, which transfers the title to it to another.

*Inventory.*—An account of merchandise on hand, with the values of each item given. An inventory is usually taken at the end of the year.

*Invoice.*—A written description of goods shipped, usually accompanying the shipment, and giving such information as the items shipped, the price of each, the totals of the amounts, and the terms of payment.

*Jobber.*—One who buys merchandise in large lots and resells it for a higher price in small lots.

*Liabilities.*—The debts which a business firm owes.

*Lease.*—A contract for the rental of real property, giving such details as length of time and amount to be paid.

*Ledger.*—A record book of business transactions.

*Liquidation.*—The settlement of the obligations of a business and the final distribution of its assets.

*Margin of profit.*—The difference between the selling price of merchandise and the cost to the seller.

*Maturity date.*—The date when a bond, note, draft, or other form of debt is due.

*Mercantile agency.*—An agency which supplies credit and financial information about business firms.

*Middleman.*—Another name for a jobber or wholesaler.

*Mortgage.*—A written instrument which shows the conveyance of property as security for a debt. The instrument becomes void when the debt is paid upon the stipulated terms.

*Negotiable instruments.*—Such instruments as checks, notes, drafts, which are unconditional written promises or orders to pay sum of money.

*Notary public.*—A licensed public official who certifies signatures on such instruments as contracts and agreements.

*Option.*—An option grants the right to another to buy or sell merchandise or property for a specified period in accordance with stated terms.

*Overhead.*—The expenses of a business. The cost of merchandise sold and the costs of selling it are not included in the overhead account.

*Partnership.*—A business organization of two or more persons that is not incorporated.

*Personal property.*—Personal, easily movable belongings, such as furniture and clothes.

*Power of attorney.*—A written order authorizing one person to act for another.

*Promissory note.*—A written promise to pay to a designated person or business firm a sum of money. The note states whether the money is to be paid on demand or on a specified date, and whether or not it bears interest. Notes are given in settlement of a debt or in return for money borrowed.

*Purchase order.*—The written statement listing and describing the merchandise which the buyer is ordering.

*Real property.*—Property which cannot be moved easily, such as buildings and land.

*Rebate.*—An amount deducted from a bill, or an amount returned after a bill has been paid.

*Reserve.*—An amount taken from the surplus fund of a firm and set aside for a specific future purpose.

*Resources.*—The money and other assets of a firm that can be converted into money.

*Receipt.*—A written acknowledgment given for money or merchandise received.

*Staple goods.*—Merchandise which is normally in common demand.

*Statement.*—A written request for money due for merchandise or services sold. Statements are usually sent out to charge accounts at the end of the month and give the total amounts due instead of giving the particulars of items purchased.

*Stock shares.*—Certificates which are evidence of a part ownership in a corporation and which entitle the holder to his proportionate share in the declared dividends of the corporation.

*Surplus.*—The profits of a firm which have not been distributed.

*Tariff.*—The taxes levied by a government on specified imported goods. The tariff may also apply on certain goods exported.



*Underwriter.*—A firm that insures against losses which may occur from fire or flood or from any other business hazards incurred in the manufacture and shipment of goods.

*Voucher.*—A written evidence of a business transaction; for instance, a canceled check, a receipt, or a petty cash voucher.

## 17. CAPITALIZATION

The modern tendency in business correspondence is to capitalize only when it is necessary. The two important rules of capitalization are: Capitalize the first word of every sentence; capitalize the names of persons and firms.

### Capitalization Rules

18. *Academic Degrees.*—Capitalize all academic degrees whether written out or abbreviated.

19. *Academic and Religious Titles.*—Capitalize academic and religious titles when used before a name. *Examples:* Professor Walter C. Walker Reverend Walter C. Walker

20. *Adjectives Derived from Proper Nouns.*—Capitalize adjectives derived from proper nouns which retain a strong association with the nouns from which they stem. *Examples:*

Elizabethan, Victorian, Wilsonian, Parisian, Napoleonic, Rooseveltian.

21. *Appellations and Epithets.*—Capitalize the appellations and epithets added to the names of persons or which apply to persons. *Examples:*

The Happy Warrior, Hoover the Humanitarian, the Great Commoner.

22. *Army and Navy.*—Capitalize the words *army* and *navy* when reference is being made to the United States Army or Navy, whether or not the words are accompanied by *United States*. The various major branches of the United States Army and Navy should be capitalized: *Marine Corps, Field Artillery*. Do not, however, capitalize such general terms as soldier, sailor, or artilleryman. When writing about a foreign country army or navy, these words are not capitalized unless used with the name of the country. *Examples:*

They have a good *navy*.  
The English *Navy* is powerful.

23. Association, Club, Institution Names.—Capitalize the names of associations, clubs, and institutions. *Examples:* Mount Sinai Hospital, American Legion, American Federation of Labor, Knights of Pythias, American Medical Association, National League of American Pen Women.

24. Biblical Terms.—Capitalize all names for the Bible, names for the versions of the Bible, names for parts of the Bible. *Examples:*

Scriptures, Holy Bible, Old Testament.

Also, capitalize God and all synonyms for the Deity. *Examples:*

Father, Jehovah, Supreme Being.

25. Building, Park, Statue, Monument Names.—Capitalize the names of buildings, parks, monuments, and statues. *Examples:*

Empire State Building, Washington Monument, Prospect Park, Grant's Tomb.

However, do not capitalize these words when they are used alone unless the word is used in place of a proper name.

26. Cabinet.—Capitalize the word *cabinet* when reference is being made to the Cabinet of the President of the United States.

27. College, University, School.—Capitalize these words when they are used with a proper name. *Examples:*

Columbia University, De Witt Clinton High School, Harvard College.

Do not capitalize these words when they are used alone unless they are used in place of a proper name. *Examples:*

I have attended *college*.

I attended this *University*.

28. Commission.—Capitalize the word *commission* when referring to a United States Government Commission. *Example:*

The Federal Communications Commission.

Also, if reference is being made to a particular commission, and the word stands alone, it should be capitalized.

29. **Complimentary Close of a Letter.**—Capitalize only the first word of the complimentary close of a letter. *Examples:*

Yours very truly,                      Cordially yours,

30. **Compound Words.**—Capitalize compound words that are joined by a hyphen and that are also capitalized when written separately. *Example:*

English-American

31. **Constitution.**—Capitalize the word *constitution* when reference is being made to the United States Constitution.

32. **Court Names.**—Capitalize important Federal or State court names. *Examples:*

The United States Supreme Court, the State Court of Appeals. However, local, city and county court names should not be capitalized. *Example:*

The police court.

Capitalize *court* when reference is being made to a particular court of importance, or when the word is being used in reference to a judge.

33. **Department, Bureau, District, Office, Section, Works.**—Capitalize these and similar words when used with a government name (the *Department* of Justice), or when the word refers specifically to a particular department of an organization (the Information *Bureau* at Macy's; or, that *Section* does not fulfill its quota of business). Such words, however, are not capitalized when they are used as adjectives or without a name. *Examples:*

A *department* manager will take charge.

He is employed by one of the Government *bureaus*.

34. **Director.**—Capitalize the word *director* when it is used with a name. *Example:*

Director Smith.

The word should not be capitalized when it is used alone. *Example:*

He is a *director* of the company.

35. **Educational and Religious Institution Names.**—Capitalize educational and religious institution words (*college*,

*university, school, church, cathedral*) when the word is being used with a proper name, or when the word itself is used in reference to a specific institution. *Examples:*

Harvard College, Trinity Church.

I attended this *University* (referring to a particular university).

Otherwise, such words are not capitalized. *Example:*

I attended *college*.

Do not capitalize the academic classes known as *freshman, sophomore, junior, and senior*, even when a member thereof is being referred to. *Example:*

John Smith is a member of the *junior* class at Columbia College.

36. Foreign Particles in Names.—Capitalize the foreign particle in a domestic name. *Examples:*

Walter *De* Witt, George *Van* Bockern.

However, if the person who has such a particle or syllable in his name does not capitalize it, follow his usage. Particles in the names of foreigners, if preceded by a title, are not capitalized. *Examples:*

Dr. *von* Blau, Count *de* Rienz.

37. Geographical and Regional Names.—Capitalize such geographical names as names of countries, cities, mountains, islands, oceans, rivers, and sections of cities. *Examples:*

Greater New York, the Far East, the Empire State, the Orient, the Bronx River, Southern France, Central Asia, Fire Island, the Rocky Mountains.

38. Government, Federal, Nation.—Capitalize these words when they are used as synonyms for the United States or the United States Government. Also, capitalize the word *Government* when referring to a specific foreign government. *Example:*

The *Canadian* Government.

39. Government Titles.—Capitalize government titles if reference is being made to a specific person or office. *Example:*  
the Secretary of Commerce.

40. **Governor.**—Capitalize the word *governor* when it is used in reference to a specific person or when the word precedes the name of a state. *Example:*

the *Governor* of New York.

41. **Historical Period Names.**—Capitalize the name of historical periods, events and epochs. *Examples:*

the Dark Ages, the Civil War, the World War.

42. **Holiday Names.**—Capitalize the names of holidays. *Examples:*

Labor Day, Armistice Day, Decoration Day.

43. **Independent Sentences.**—Capitalize the first word of independent sentences or passages occurring within a sentence if introduced by a colon. *Example:*

Pause for a moment and consider: *What* of the future?

44. **Legislature Names.**—Capitalize legislature names when used with the name of a state or a government. *Examples:*  
the California House of Representatives, British Parliament.

45. **Number or No.**—Capitalize the abbreviation of number, *No.* *For example:*

We have your order *No.* 567.

Please send a ream of your *No.* 54 binding boards.

46. **Outlines.**—Capitalize the first word of every item in an outline or list. *Example:*

The following is an outline of the steps taken in the manufacture of a book:

1. *Composition* on the linotype or monotype of the manuscript.
2. *Proofreading* of the matter set in type.
3. *Printing.*
4. *Binding.*

47. **Personified Words.**—Capitalize words of personification. *Example:*

the *Earth*, mother of all.

48. **Political Party Names.**—Capitalize the names of political parties and political divisions. *Examples:*

Republican, Communist, Democratic, Fifteenth District, Fourth Ward, New York County.

If the word *party* is used with the name, it may or may not be capitalized.

49. **President.**—Capitalize the word *president* when referring to the President of the United States. Also capitalize a title which may be used as a synonym for President. *Example:*

the Chief Magistrate.

50. **Questions within a Sentence.**—Capitalize the first word of a question within a sentence. *Example:*

The question, *Will the trip be worth while?* is in the mind of the salesman.

51. **Quotations within a Sentence.**—Capitalize the first word of quotations within a sentence that are direct or complete. *Example:*

The President said, "This project is vital to our welfare."

However, if the quotation is introduced indirectly, the first word is not capitalized. *Example:*

The President ended his speech with the warning that the project "is vital to our welfare."

Parenthetical sentences occurring within a sentence should not be capitalized. *Example:*

The equipment (it is in excellent condition) will soon be shipped.

52. **Resolutions.**—Such words as *whereas* and *resolved* occurring in resolutions should be capitalized. The first word following such a word should also be capitalized.

53. **Salutations.**—Capitalize the words in the salutation of a letter. However, the word *dear* is not capitalized if it is not the first word in the salutation. *Example:*

My *dear* Mr. Walker:

54. **Season Names.**—Capitalize season names only when they are used specifically or when they are personified. *Examples:*

This is the amount spent for advertising in the *Fall* of 1936. These years are the *Autumn* of a life.

Otherwise, season names are not capitalized. *Examples:*

We are going to advertise in the *fall*.

The trip will be made in the *spring*.

55. *State*.—Capitalize the word *state* when it is used with the name of a state or when a particular state is being referred to. *Examples*:

The *State* of New York. This *State* has great wealth.

56. *Tabulations*.—Capitalize the first word of listed items in a tabulation, as in a statement of an account or the items in an invoice. *Example*:

4 Suits  
3 Shirts  
12 Underwear

57. *The*.—Capitalize the word *the* in titles when it is a part of the title. *Example*:

The League of Nations.

Otherwise, the articles *the* or *a* are not capitalized. Observe the practice of each firm itself in writing firm names.

58. *Titles*.—Capitalize the principal words of titles of books, articles, plays, musical compositions, and documents. The first and last word of a title should always be capitalized. *Examples*:

A Study of Merchandizing, The Merchant of Venice.

59. *Titles of Persons*.—Capitalize the titles of persons when these are used with names or in reference to a particular person. *Examples*:

Treasurer Walker

Walter C. Walker, *Treasurer*

He is the *Treasurer* of this Corporation.

60. *Trade Names*.—Capitalize the trade names of manufactured products or of service companies. *Examples*:

*Wheatena*, *Pontiac*, *Ford*, *Palmolive Soap*

## 61. COMMUNICATION SYSTEMS

Such communication methods as cablegrams; radiograms, and telegrams are used extensively in the modern business world. The handling of these messages usually falls to the secretary or stenographer. It is therefore important to be fully familiar with the methods of transmitting such messages and the different types of messages that can be sent by each system.

## 62. Cablegrams

Cablegrams are transmitted to foreign countries through cables laid in oceans. Three different classes of messages can be sent:

(a) Full-rate cablegrams. These are for messages requiring the greatest speed. They may be sent in any language that can be written in Roman letters. Business firms, because of the high cost of sending cables, often use a code language, where one word has the meaning of several. The charge for cables are based on the number of words.

(b) Deferred Cablegrams. This class is used for messages which do not require immediate transmission. They are sent at a lower rate than full-rate cablegrams.

(c) Cable Night Letters. These are for plain language messages which are not urgent. The rate for transmitting a message of this class is based on an initial minimum charge for twenty-five words, plus an extra charge for each additional word in the message. This class is usually used for lengthy week-end messages.

It is well to remember that each of the following in cablegrams is charged as a single word: every initial, all abbreviations, dollar signs, single numbers of figures. Numbers, in particular, should therefore be written out instead of using figures: write *fourteen* instead of 14. Hyphenated or compound words are counted as single words. In cablegram messages written in plain language, each word of fifteen letters or less is counted as a single word.

## 63. Radiograms

Radiograms are messages sent though the ether. Usually these messages are used for ships at sea, although they may also be sent to foreign countries. There are three classes of radio messages:

(a) Urgent Rate. These are for messages requiring the greatest speed, and they are given priority over all other commercial messages. *Urgent* must be written as the first word of the address and is charged for as one word.

(b) Ordinary Rate. These are for messages also requiring speed, but they rank after Urgent Rate radiograms.



(c) **Deferred Rate.** These are for messages which do not require speed. They rank after Ordinary Rate messages.

Any language used in sending a cablegram may be used in sending a radiogram, except a Deferred Rate radiogram. Only French or the language of the country of origin or of the country of destination may be used in a Deferred Rate radiogram.

#### 64. Telegrams

Telegrams are messages sent over wires that do not cross oceans. Telegrams may be sent in the following classifications:

(a) **Regular Day Telegrams.** These take precedence over all other types of telegrams. They are transmitted at the full rate, and the rate is based on ten-word messages.

(b) **Day Letters.** These rank next in importance to Regular Day Telegrams, but they are sent at a lower rate.

(c) **Night Messages.** These are telegrams sent during the night at reduced rates and are delivered the following morning.

(d) **Night Letters.** These are messages sent during the night and may contain up to fifty words. They are delivered the following morning. The rate for sending these is lower than that of Night Messages.

Observe the following: For messages sent in the United States there is no charge for the date, address, or signature; code language may be used in any classification of telegram; numbers should be written out; words not vital to the meaning should be omitted.

#### 65. DATES, WRITTEN OUT

Dates are usually written out in full in such legal documents as wills, deeds, and leases. *Example:*

the fifth day of September, one thousand nine hundred and thirty-six.

Dates are usually *spelled* out in formal announcements and invitations. *Example:*

March Fifth  
Nineteen Hundred and Thirty-Six.

## 66. DEGREES, ACADEMIC, PUNCTUATION OF

All academic degrees used after a name should be separated from the name by a comma. If more than one degree is used after a name, separate each with a comma. *Example:*

Walter C. Walker, A.B., M.D., Ph.D.

Do not space between the letters of a degree. *Examples:*

*Right:* M.A.      *Wrong:* M. A.

## 67. EMPHASIS

If it is important to emphasize a word or a sentence on the typewriter, it can be done by any one of the following methods:

- (a) By underscoring the word or the sentence.
- (b) By capitalizing the entire word or sentence.
- (c) By leaving a space between each letter of the word emphasized.
- (d) By using quotation marks around the word or sentence emphasized.
- (e) If one sentence needs special emphasis, it can be placed on a line alone.
- (f) If one word needs special emphasis, it can be placed in a paragraph alone.

## 68. FIGURES AND NUMBERS

Use figures to express all exact numerical data. *Example:*

He is 5 feet, 2 inches tall.

Write out expressions of approximate numerical data. *Example:*

He is about five feet tall.

Write out all numerical data, exact or approximate, when it occurs at the beginning of a sentence. *Example:*

*Twenty-three* gross is a large order to get from a small firm.

When two numbers which refer to different things occur together, to avoid confusion one of them should be expressed in figures and the other should be written out. *Example:*

We have received *three* 2-copy orders.

Since rates for the transmittal of telegrams and cablegrams are based on the number of words in the message, all numerical data should be written out in such messages. Expressed in figures, 3000 is charged as four words in a telegram. *Three thousand* written out is only two words.

*Observe the following:*

69. **Ages.**—Express ages either in figures or by writing out.

*Examples:*

His age is 3 years, 14 months, 5 days.

*or*

His age is three years, fourteen months, five days.

However, it must be remembered that whichever form of expressing ages is used in a letter, document, or manuscript, that form should be used consistently throughout the letter, document, or manuscript.

70. **Ballots.**—Use figures to express the results of ballots.

*Example:*

For the program, 63; against the program, 16.

71. **Decimals and Percentages.**—Use figures to express decimals and percentages. *Example:*

He said that sales were 6.3 per cent higher this year.

12.42

Remember, however, that if the percentage expression begins a sentence, it should be written out. *Example:*

*Six* per cent will be considered a large increase.

72. **Dimensions.**—Use figures to express dimensions. *Example:*

4 by 6 inches.

Do not use an *x* in place of the word *by* in expressing dimensions; do not use a quotation mark (") for inches in expressing dimensions.

*Wrong: 4" x 6"*

73. **Distances.**—Use figures to express distances. *Example:*

8 miles; 4 feet; 10 yards.

However, fractions of a mile should be written out. *Example:*

*one-quarter* mile.

74. **Fractions.**—Write out expressions of fractions which stand alone or without other numbers. *Examples:*

One fifth. He has a *three-fourths* majority.

Do not hyphenate such a fractional expression unless it is used as an adjective.

Fractions which occur with other figures should be expressed in figures, separated from the whole number by a hyphen. *Example:*

55-5/8

75. **Measures.**—Use figures to express measures. *Examples:*

3 Bushels

2 Quarts

76. **Money.**—Write out sums of money that can be written in one or two words. *Example:*

Two hundred dollars; one million dollars.

Otherwise, use figures to express sums of money. If the sum is more than a dollar, it should be preceded by the dollar sign. *Example:*

\$1.59

Do not use the two extra ciphers if the sum consists only of dollars. *Example:*

\$146

The ciphers should only be used in tabulations. Do not write sums less than a dollar in either of the following ways:

\$.15 or 15c

In legal documents it is permissible to write out a sum of money followed by an expression in figures enclosed in parentheses, thus:

fifteen dollars (\$15).

However, this form should not be used in ordinary correspondence.

77. **Paging.**—Use figures in paging or in reference to page numbers. *Example:*

page 433.

78. **Street Numbers.**—Write out street numbers that can be expressed in one or two words. *Examples:*

Fifth Avenue; Twenty-fifth Street.

If the street number is composed of three or more words, use figures. *Example:*

110th Street

If a figure precedes a street number of three or more words, separate the two figures with a dash. *Example:*

116—110th Street

79. **Temperature.**—Use figures to write an expression of the temperature. *Example:*

89°C.

80. **Time.**—In letters and text matter the time of day should be written out. Do not use the abbreviations *A.M.* or *P.M.* when the time of day is written out. It is better, instead, to use one of the following appropriate words: *morning, noon, afternoon, or midnight.* *Example:*

He should be here by *two* this *afternoon.*

However, if it is necessary to use figures in expressing the time of day, the abbreviations *A.M.* or *P.M.* should be used with them. *Example:*

He should be here by 2 P.M.

81. **Weights.**—Use figures to write an expression of weights. *Examples:*

6 Tons; 45 Pounds; 9 Ounces.

## 82. Filing, Alphabetical

Alphabetical filing is the simplest and most widely used system. The names of the correspondents and the subject headings are arranged in strict alphabetical order. Generally speaking, in ordinary alphabetical files the first letter of a name or a subject is not enough to use. Even in the smallest files the alphabetical classification must be carried through to the second, third, fourth, and succeeding letters of the name or subject title. Material placed in the file folders should be in chronological order, the latest date on top, since that is the order in which they are likely to be referred to.

### Rules for Alphabetical Filing

83. **Abbreviations.**—Abbreviations in the names of indi-

viduals, companies, or cities should be filed as if they were written out. *Examples:*

*St. Vincent* should be filed as *Saint Vincent*

*Mt. Vernon* should be filed as *Mount Vernon*

**84. And (&).**—Such words as *and* (or &), *a*, *an*, *for*, *of*, and others that may be part of a company name, should be disregarded in alphabetical filing. *Example:*

Armstrong, W. and Co.

Armstrong, Walter

Armstrong, Z. T.

**85. Apostrophe S ('s).**—The apostrophe s ('s) in company names, indicating the possessive, should be disregarded in alphabetical filing. However, take into alphabetical consideration the *s* that is followed by an apostrophe (s'). *Example:*

Armstrong, A. & Co.

Armstrong's Automotive Company

Armstrong Bearing Company

Armstrongs' Art Shop

Arthur & Company

**86. Company Names.**—Observe the following order in making entries in an alphabetical filing system of company names which also contain an individual's first name or initials:

<i>Order</i>	<i>Example</i>
Surname first	Armstrong
Followed by a comma	Armstrong,
Followed by the first name or initial	Armstrong, Robert
Followed by a comma	Armstrong, Robert,
Followed by the remainder of the firm name	Armstrong, Robert, & Co.

If a first name or an initial is not part of the company title, the name should be entered as a whole. *Example:*

Armstrong & Company

**87. Company, Hotel, Corporation, Brothers, Sons.**—These and similar words are to be considered part of the alphabetical filing title.

*Examples:*

Armstrong Apartments, The

Armstrong, Bernard  
Armstrong Bros.  
Armstrong & Company  
Armstrong Corporation, The  
Armstrong, F. W.  
Armstrong Hotel, The  
Armstrong, Limited  
Armstrong & Sons

If a company name is composed of names of several individuals, treat the first name as the surname. *Example:*

*Walker, Armstrong & Davis* should be filed as *Walker, Armstrong & Davis*.

In filing the names of individuals associated with a company, make the entry under the name of the company if the company is the customer. The individual's name should be entered on the next line. *Example:*

Art Publishing Company  
Walter C. Walker, President

**88. Duplicate Names.**—In large filing systems, where the same name is common to several individuals, use the first name and initials, as the basis for alphabetizing. *Example:*

Armstrong, Blanche E.  
Armstrong, Boris C.  
Armstrong, Brandon D.

In duplicate names, first-name initials always come before written-out first names. *Example:*

Armstrong, G. D.  
Armstrong, G. E.  
Armstrong, G. T.  
Armstrong, George A.  
Armstrong, George Adams  
Armstrong, Grace

**89. Government Names.**—Make entries in a filing system for government correspondence under *United States Government*. Similarly, correspondence with state, county, or city governments should be filed under the state, county, or city name.

**90. Hyphenated Names.**—In making an entry in a file of a hyphenated name, use the whole surname. *Example:*

Smith-Coburn, Walter

However, it is advisable to make a cross-reference entry. *Example:*

Coburn, Walter Smith- (see Smith-Coburn, Walter)

91. **Individuals' Names.**—Observe the following order in making entries in an alphabetical filing system of individuals' names:

<i>Order</i>	<i>Example</i>
Surname first	Armstrong
Followed by a comma	Armstrong,
Followed by a first name or initial	Armstrong, John (or J.)
Followed by a middle name or initial, if any	Armstrong, John Henry (or John H. or J. H.)
Followed by the title, if any, in parentheses	Armstrong, John Henry (President)

In filing the names of individuals associated with a company, make the entry under the name of the individual if the individual is the customer. His title, if any, and the name of the company he is associated with should be entered on the next line. *Example:*

Walker, Walter C.

President, Art Publishing Company

92. **Number in Name.**—Names of companies beginning with numbers should be entered in a filing system as if the number were fully written out. *Example:*

*2nd National Bank* should be filed as *Second National Bank*.

93. **Prefix in a Name.**—In making an entry of a name with a prefix, the prefix should be considered part of the surname. Prefixed names should be entered exactly as they are spelled. The prefix should never be considered as an initial. *Examples:*

Davis	Macnamara	Van Hoffman
de Lima	MacPherson	Vanmeyer
di Marone	Manning	Von Beyer
Du Pont	McCormick	Vonderman
MacLain	Meadows	

94. **Titles.**—In making an entry of the title of an individual, it should be placed in parentheses after the full name. *Example:*

Armstrong, Arthur L. (Treasurer)



## 95. FILING, TICKLER SYSTEMS

Tickler filing systems are widely used in business offices in various forms. The main use of a tickler file is to act as reminder of certain duties to be performed or matters to be acted upon. A tickler file can be kept on a calendar, on a card index, or in a chronological folder file.

96. **Calendar Pad.**—A calendar pad with hour entries is most suited for making notations of appointments. However, it can also serve all the other functions of a tickler system. Make notations in advance on this pad of every act to be performed on the day, even the hour, on which it is to be done. If preparations for an act to be performed are necessary—for instance, if a form letter is to be sent out on a particular day—the preparation of the letter should be noted several days in advance on the pad so that it will be prepared on time. Items that come up periodically, such as rent or insurance premium payments, taxes, anniversaries and so forth, can be noted on a calendar pad a year in advance. Draw a line through completed items. Tasks or other matters noted for a particular day which remain uncompleted should be entered for attention the next day.

97. **Card Index.**—The index should be made out with a guide card for each day of the month. A card should then be made out for each item to be taken up or attended to on a future date of the month and filed under that date. These are simply reminder cards. With each passing date of the month the tasks will be performed or the business properly disposed of, and as each item is taken care of, the card may be destroyed. If the task remains uncompleted or the business is not fully taken care of, the reminder card can be transferred to the next date of the index, or some other convenient future date. As each day passes the guide card for that date is placed in the back of the index to provide for that same date in the following month.

98. **Chronological Folder File.**—Such a file is useful to place bills, letters, or other documents, under the date when they must come up for attention. Bills payable, for instance, are often subject to a discount if paid within a specified period. The use of a chronological folder file automatically brings a bill to attention in time for the company to take such a discount.

## 99. FIRM NAMES, USE A SINGULAR VERB WITH

Use a singular verb with company names. *Examples:*

T. P. Smith & Company is (*not* are) in the market for more bonds.

Walker & Armstrong is (*not* are) an important steel manufacturing concern.

## 100. FOOTNOTES

A footnote should be placed on the bottom of the page on which the reference to it is made. Place an asterisk (\*) immediately after the word or sentence in the text to which the footnote refers and place the same mark before the footnote. Use two asterisks (\*\*) for a reference to a second footnote on the same page; use an additional asterisk for each additional footnote on the same page. Only in printed matter, where a variety of reference marks are available in the printing type, can different marks be used for several footnotes on the same page.

## 101. HYPHEN

The hyphen has two main uses: It is used with certain compound words; and it is used to indicate the division of words at the end of a line. (See paragraph 259 for an explanation of the proper division of words.)

Use a Hyphen With the Following:

**102. Anti, Ante, Mid, Neo, Non, Pan and Ultra Compounds.**—Use a hyphen with these and similar prefixes which are joined with proper names, or when they are joined with other words to form compounds of an unusual nature. *Examples:*

anti-Fascist, pan-American, mid-Pacific, non-interference, ultra-modern.

**103. Compound Adjectives.**—Use a hyphen with compound adjectives formed by two or more words which precede a noun. *Examples:*

nation-wide acclaim, two-year-old horse, up-to-the-minute system.

However, such words should not be hyphenated when they follow the noun. *Example:*

The sales campaign was *nation wide*.

104. **Compounds of Proper Names.**—Use a hyphen with compounds of proper names that form adjectives that are unusual. *Examples:*

Chinese-American dishes; the French-German agreement.

105. **Compounds of Nouns and Prepositional Phrases.**—Use a hyphen with compounds composed of nouns and prepositional phrases. *Examples:*

house-to-house; hand-to-mouth; son-in-law.

106. **Ex, Elect, General, and Vice Compounds.**—Use a hyphen with compounds formed with *ex*, *elect*, *general* and *vice*. *Example:*

ex-chairman, chairman-elect, postmaster-general, vice-president.

Titles beginning *vice* may also be written without the hyphen. *Example:*

vice president

107. **Numerical Compounds.**—Use a hyphen with compounds formed with number words and figures. *Examples:*

twenty-six; fifty-one; ten-o'clock mass; five-mile run; 5-mile run.

Fractions, however, are hyphenated only when used as adjectives. *Examples:*

He has a *one-quarter* interest; *but*, His interest is *one quarter*.

108. **Numerical Data.**—Use a hyphen with such numerical data as in references to page numbers and to dates. *Examples:*

pages 51-55; the years 1930-1936.

109. **Prefixes.**—Use a hyphen with a prefix only if the prefix ends with the same letter with which the stem begins. *Examples:*

pre-eminent, re-enter, co-operate.

The word *cooperate* may also be written without the hyphen.

110. **Self Prefixes.**—Use a hyphen when the word *self* is used as a prefix in compounds. *Examples:*

self-respect; self-taught.

However, pronouns compounded with *self* should not be hyphenated. *Examples:*

herself; myself.

111. **Well Compound Adjectives.**—Use a hyphen when the word *well* is used to form a compound adjective preceding a noun. *Examples:*

well-fed child; well-known man.

112. **Words Spelled Alike But Pronounced Differently.**—Use a hyphen to differentiate words spelled alike but which have different meanings or are pronounced differently. *Examples:*

*Recover*, for instance, means to regain.

*Re-cover*, on the other hand, means to cover again.

### 113. ITALICS

Underscoring on the typewriter takes the place of italics in printed matter, unless, in certain rare instances, the typewriter in use is also equipped with italic characters.

Therefore, in copying printed matter on the typewriter, always underscore all words, phrases, or sentences which are printed in italics. *Observe the following uses for italics:*

114. **Emphasis.**—Use italics for words, phrases, or sentences to give them emphasis or prominence.

115. **Foreign Words.**—Use italics for foreign words or phrases which have not yet come into general usage in the English language.

116. **Legal Papers.**—In legal papers, documents, and reference, the names of the plaintiff and the defendant are usually italicized or underscored.

117. **Titles.**—Italics may be used for titles of books, periodicals, and other titles. Quotation marks may also be used for titles, and in typed matter the use of quotation marks for titles is preferred to underscoring. If quotation marks are used for a main title, subtitles should be underscored. *Example:*

The book "ECONOMIC PLANNING" has a chapter on Inflation Evils.

118. **Words Referred to As Words.**—Use italics for, or underscore, words, phrases, or sentences which are referred to as words, phrases, or sentences. *Example:*

The phrase *rugged individual* has become very familiar. Quotation marks may also be used for this purpose, and in typed matter the use of quotation marks is preferred to underscoring.

### 119. Letter Parts

Business letters are composed of several parts, usually found in the following order:

(a) *The Heading.*—This item is composed of the printed firm name on the stationery, plus the date line. (See paragraph 123.)

(b) *The Address.*—This item is composed of the name and address of the person or company to whom the letter is being sent. (See paragraph 120.)

(c) *The Attention of Statement.*—This item is sometimes used in letters to companies where it is desired to call the letter to the attention of a particular individual. Not all letters have this letter part. (See paragraph 121.)

(d) *Subject Statement.*—This item is a brief statement of the subject which the letter covers. Not all letters have this letter part. (See paragraph 129.)

(e) *The Salutation.*—This item contains the greeting to the person or company to whom the letter is being sent. (See paragraph 127.)

(f) *The Body.*—This contains, usually in several paragraphs, the message the letter is carrying.

(g) *The Complimentary Close.*—This item is the phrase by which the sender of the letter takes his leave. (See paragraph 122.)

(h) *The Signature.*—This item gives the name of the person who is sending the letter and fixes the responsibility for the statements made in it. (See paragraph 128.)

(i) *The Identification Initials.*—This item identifies the

dictator of the letter and the stenographer or secretary who typed it. (See paragraph 125.)

(j) *The Enclosure Notation.*—This item is used for letters where it is necessary to indicate that something besides the letter itself is to be placed by the sender and to be found by the receiver in the envelope. (See paragraph 124.)

(k) *The Postscript.*—This item is for something which properly belongs in the body of the letter; it is part of the message, thought of after the body of the letter was completed. (See paragraph 126.)

### 120. Letter Parts, Address

The address in a business letter is placed in the upper left-hand corner of the sheet. Only in social or in formal letters, those to government officials for example, may the address be placed at the end of the letter, in the lower left-hand corner. (See paragraph 136.)

(a) If the letter is addressed to an individual with a firm title, this title may be placed either on the first line with the name of the individual, or on the second line with the name of the firm. *Examples:*

Mr. Walter C. Walker, Statistician  
The First National Bank

or

Mr. Walter C. Walker  
Statistician, The First National Bank

However, if the title of the individual is not complete within itself, it should always be placed on the next line, and not with the name. *Example:*

*Right:* Mr. Walter C. Walker  
Manager, Statistical Department  
The First National Bank

*Wrong:* Mr. Walter C. Walker, Manager  
Statistical Department  
The First National Bank

(b) Place the names of the city and state in the address on separate lines if they are both very long and will appear disproportionate to the remainder when placed on the same line. *Example:*

Mr. R. Jones  
42 Ney Place  
Minneapolis  
Minnesota

Always block and single-space the address. This rule should be observed even when the body of the letter is in indented form or is double-spaced.

(c) Envelope. If open-styled punctuation is used in the address of the letter, use open-styled punctuation on the envelope. Block the address on the envelope. A three-line address should be double-spaced; a four-line address should be single-spaced. Never write the word *City* alone on an envelope in place of the full name of the city and state. Avoid abbreviating the name of the state. When the phrase *Attention of* is used in the letter, type this phrase in the lower left-hand corner of the envelope.

(d) An address given in the body of a letter may be made to stand out by writing each part of it on a separate line, as in the address in the body of a letter, and by centering it on the page in relation to the side margins. *Example:*

. . . . We advise you to see our agent:  
Walter C. Walker  
100 Fifth Avenue  
Buffalo, New York

#### 121. Letter Parts, Attention of Statement

If the phrase *Attention of* is used in a letter, it is advisable to place it even with the left margin, two spaces below the last line of the address. *Example:*

The Walter C. Walker Company  
100 Fifth Avenue  
Buffalo, New York

Attention of Mr. Walter C. Walker

Gentlemen:

This leaves the space above the body of the letter available for a statement of subject matter if it is necessary to use one. However, the phrase *Attention of* may also be placed immediately above the body of the letter. Even though the phrase *Attention of* is used in a letter, it is advisable that the salutation should be addressed to *Gentlemen* and not to the individual named.

### 122. Letter Parts, Complimentary Close

In ordinary business correspondence the standard forms of the complimentary close should be used. *Examples:*

Very truly yours,      Yours very truly,

Other acceptable forms, depending upon the type of letter are:

Sincerely yours,      Cordially yours, (for a friendly letter)

Faithfully yours, (for a letter to a person of superior position)

Yours respectfully, (for a letter to a high government official).

### 123. Letter Parts, Date Line

The date line in a letter is typed about three spaces below the letterhead, on the upper right-hand side of the sheet. It is advisable to place it so that it will act as the guide for the right-hand margin of the body of the letter. The most acceptable way of writing the date in a letter is to use figures for the day of the month and the year and to write out the name of the month.

*Example:*

January 23, 1937.

*Other correct forms:*

January 1

1 9 3 7

January

first

1937

January

1

1937

January first

Nineteen thirty-seven

In writing the date, it is incorrect to use all figures. *Wrong:* 3/24/37. This form is often confusing. Also never add *th*, *st*, *nd*, or *rd* to the day of the month. *Wrong:* January 1st, 1937.

### 124. Letter Parts, Enclosures Indication

If a letter contains other enclosures, this should always be indicated on the letter itself. The notice of such enclosures should be placed beneath the dictator-stenographer identification initials. The number of the enclosures should be expressed in figures and enclosed in parentheses. *Example:*

DG:AG

Enclosures (2)



### 125. Letter Parts, Identification Initials

Place the identification initials, that of the dictator and the stenographer, in the lower left-hand corner of the letter.

*Examples:*

DG:AD	DG:ad	DG/AD	DG
			AD

### 126. Letter Parts, Postscript

Do not use a postscript in a business letter if it can possibly be avoided. If a postscript is important and cannot be avoided, use the abbreviation *P.S.* to indicate it. In a reference made in the text of a letter to a postscript, the word should be written out.

### 127. Letter Parts, Salutation

Below are listed the most common salutation forms used in business letters. (See paragraph 136 for special salutation forms to government and public officials.) Observe that the word *dear* is not capitalized unless it occurs as the first word in the salutation.

Gentlemen: (The most common form in letters to business firms.)

Dear Sir: (Used in a letter written to an individual.)

Dear Mr. Walker: (Used in a letter written to an individual.)

My dear Mr. Walker: (Used in a very formal letter to an individual.)

Sir: (Used mainly for formal correspondence with public or government officials.)

Dear Madam: (Used in a letter written to an individual woman.)

Dear Miss (or Mrs.) Walker: Used in a letter to an individual woman.

Mesdames: (Used in a letter written to a firm or organization composed entirely of women.)

### 128. Letter Parts, Signature

Below are illustrations of the most common signature forms used in business letters:

Very truly yours,  
ART PUBLISHING COMPANY  
(Signature)  
Personnel Manager

Very truly yours,  
ART PUBLISHING COMPANY  
(Signature)  
President

Yours very truly,  
(Signature)  
Walter C. Walker,  
Credit Department

Yours very truly,  
(Signature)  
Art Director

Very truly yours,  
(Signature)  
Secretary to Mr. Walker

Very truly yours,  
ART PUBLISHING COMPANY  
(Signature)  
Walter C. Walker, Manager

Titles which follow a name, such as *manager, director, president*, should be used with a typed name in the signature of a letter. *Example:*

Very truly yours,  
ART PUBLISHING COMPANY  
(Signature)  
Walter C. Walker, Treasurer

Titles which precede a name (Reverend, Professor, Mr. and others), and degrees which follow a name (M.A., M.D., and others) should not be used with a typed name in the signature of a letter. These are *wrong*:

Very truly yours,  
(Signature)  
Walter C. Walker, M.A.

Very truly yours,  
(Signature)  
Professor Walter C. Walker

For identification purposes, however, the titles *Miss* or *Mrs.*, in parentheses, should always be placed before the signature of a woman's name in a business letter. *Examples:*

(Miss) Virginia Smith      (Mrs.) Virginia Smith

### 129. Letter Parts, Subject Statement

If a statement is to be made on the subject of a letter, place such a statement above the body of the letter, on the same line as the salutation. It is better to introduce such a reference with the word *subject*, rather than the phrase *in re*. *Example:*

Art Publishing Company  
151 Fifth Avenue  
New York, N. Y.

Gentlemen:

Subject:

### 130. Letter Parts, Punctuation of

There are two styles of punctuation used for letter parts in business correspondence. First, *closed punctuation*. This is the most widely used style. Second, *open punctuation*. This style is employed by firms which advocate the use of as little punctuation as possible in business letters.

(a) *Closed punctuation* means that all letter parts are followed by the proper punctuation mark. *Example:*

151 Fifth Avenue,  
New York, N. Y.  
January 1, 1937.

Mr. Walter C. Walker,  
100 Sixth Street,  
Buffalo, Iowa.

Dear Mr. Walker:

Very truly yours,

(b) *Open punctuation* means that punctuation is omitted after all letter parts. The body of the letter, of course, must be fully punctuated. In addition, some business firms that use open punctuation for letter parts insist that a colon be placed

after the salutation, and that a comma be placed after the complimentary close. *Example, of open punctuation:*

151 Fifth Avenue  
New York, N. Y.  
January 1, 1937

Mr. Walter C. Walker  
100 Sixth Street  
Buffalo, Iowa  
Dear Mr. Walker (:)

Very truly yours (,)

### 131. LETTER WRITING, MECHANICS OF

#### 132. Letter Writing, Indention

The first line of every paragraph of a double-spaced letter should always be indented.

However, paragraphs of single-spaced letters may or may not be indented, whichever is preferred.

Since manuscripts are always double spaced, the first line of every paragraph in a manuscript or document should be indented.

#### 133. Letter Writing, Spacing of Parts Letterhead

*Example*

January 5, 1937

*(This is a medium-size letter; six spaces have been left between the date line and the address.)*

Mr. Walter C. Walker  
100 Sixth Street  
Buffalo, New York

*Two spaces*

Attention of Mr. Walter C. Walker

*Two spaces*

Gentlemen:

*Two spaces*

We have your letter in which you inform us that

your representatives will be in New York City very shortly to inspect various printing plants with a view to letting a substantial contract to the company best equipped to handle it.

*Two spaces*

We thank you for this information and also for the opportunity to show the members of your firm a plant that is considered one of the finest in the country. As you probably know, we supply the printing needs of several of the largest and most exacting publications in the East. The service and quality of work which these magazines require compel us to maintain a plant that is fully equipped with the best presses available.

*Two spaces*

We thank you for your interest and look forward with pleasure to a possible future business relationship.

*Two spaces*

Very truly yours,

*Two spaces*

THE AVON PRESS

*Four spaces*

George W. Wing, President

*Two spaces*

GW:DC

Enclosures (2)

### 134. Letter Writing, Margins

The appearance of a letter is very important, and it is determined by proper margins. Letters should be well balanced on the sheet. The typed matter in a short letter should be in the center of the page. In full-page letters, there should be a margin of  $1\frac{1}{2}$  inches at the top and on the left side, and a margin of 1 inch at the bottom of the page and on the right side. Manuscripts should have the same margins as a full-page letter.

Always estimate the number of words in a letter before beginning to type it. If the letter is being copied from another typed sheet or from long-hand writing, count the number of words in three average lines and multiply by the number of lines

on the sheet. That will give a fairly accurate count of the number of words to the page. To get the count of the number of words in your shorthand notes, count the number of words you usually get on a shorthand line. Thereafter, you need only count the number of shorthand lines to your letter and multiply it by the estimated number of words to the line. Here, too, you should get a fairly accurate count of the number of words in a letter.

Set your machine for a 40-space line for a letter of 100 words or less; a 50-space line for letters of 100-150 words; a 60-space line for letters of 150-200 words; and a 70-space line for letters of 200 or more words.

Every letter, of course, no matter the length of the line, should be properly centered on the sheet.

### 135. Letter Writing, Two-Page Letters

Business letters should normally not occupy more than one page. However, when a letter is so long that it is necessary to use a second sheet, it is better not to use another letterhead for this purpose. Use a plain sheet of paper, the same color as the letterhead. Write across the top of the second sheet the name of the person or company to whom the letter is addressed, the page number "2," and the date. *Example:*

Art Publishing Company      Page 2      January 15, 1937

The page number should be in the center of the sheet. The other two items should be even with the margins of the letter on the page.

### 136. LETTERS TO GOVERNMENT AND PUBLIC OFFICIALS

#### Forms of Address, Salutation and Complimentary Close

In letters to government and public officials, the address may be placed beneath the body of the letter in the lower left-hand corner, instead of, as in business letters, before the salutation.

The correct forms of address, salutation, and complimentary close for the following government and public officials (in alphabetical order) are:

(a) *Ambassador, American*

His Excellency

The American Ambassador

*City, Country*

Your Excellency:

Respectfully yours,

*or*

The Honorable (followed by the full name)

American Ambassador

*City, Country*

My dear Mr. Ambassador:

Very truly yours,

- (b) *Ambassador, Foreign*

His Excellency

The Ambassador of (name of the country)

Washington, D. C.

Excellency: *or* Your Excellency: *or* Sir:

Respectfully yours,

- (c) *Associate Justice of the Supreme Court*

Mr. Justice (full name of the justice)

Washington, D. C.

My dear Mr. Justice:

*or*

My dear Justice (name of the justice)

Very truly yours,

- (d) *Cabinet Officers*

The Honorable (full name of the cabinet officer)

Secretary of (cabinet title)

Washington, D. C.

Sir: *or* Dear Sir: *or* My dear Mr. Secretary:

Very truly yours,

- (e) *Chief Justice of the Supreme Court*

The Chief Justice of the United States

Washington, D. C.

Sir: *or* My dear Mr. Chief Justice:

Very truly yours,

- (f) *Commissioner*

The Honorable (full name of the commissioner)

Commission of the Bureau of (the name of the government bureau)

Washington, D. C.

Sir: *or* My dear Mr. (name of the commissioner)

Very truly yours,

(g) *Consul, American*

To the American Consul at

*Name of the City*

*Name of the Country*

Dear Sir:

Very truly yours,

(h) *Governor of a State*

The Honorable (full name of the governor)

Governor of (the name of the state)

*City, State*

Sir: *or* Dear Sir: *or* My dear Governor:

Very truly yours,

(i) *Lieutenant Governor of a State*

The Honorable (full name of the lieutenant governor)

Lieutenant Governor of (name of the state)

*City, State*

Sir: *or* Dear Sir: *or* Dear Governor:

Very truly yours,

(j) *Mayor*

The Honorable (full name of the mayor)

Mayor of the City of (name of the city)

*City, State*

Sir: *or* My dear Mr. Mayor:

Very truly yours,

(k) *Member of a State Assembly*

The Honorable (full name of the assemblyman)

Member of the Assembly

*City, State*

Sir: *or* Dear Sir:

Very truly yours,



- (l) *Ministers from Foreign Countries*  
The Honorable (full name of the minister)  
Minister of (name of the country)  
Washington, D. C.  
Sir: *or* My dear Mr. Minister:  
Yours respectfully,
- (m) *President of the United States*  
The President  
The White House  
Washington, D. C.  
To the President: *or* My dear Mr. President:  
Respectfully yours, *or* Respectfully submitted,
- (n) *Representative, United States*  
The Honorable (full name of the congressman)  
The House of Representatives  
Washington, D. C.  
Dear Sir: *or* Sir:  
Very truly yours,
- (o) *Secretary to the President of the United States*  
The Secretary to the President  
Washington, D. C.  
Dear Mr. Secretary:  
Very truly yours,
- (p) *Senator, State*  
The Honorable (full name of the state senator)  
The State Senate  
*City, State*  
Dear Sir:  
Very truly yours,
- (q) *Senator, United States*  
The Honorable (full name of the United States senator)  
The United States Senate  
Washington, D. C.  
Dear Sir: *or* My dear Senator:  
Very truly yours,

- (r) *Speaker of the House of Representatives*  
The Honorable (full name of the speaker)  
The Speaker of the House of Representatives  
Washington, D. C.  
Sir: or My dear Mr. Speaker:  
Very truly yours,
- (s) *Under Secretary of State*  
The Honorable (full name of the under secretary of state)  
Under Secretary of State  
Washington, D. C.  
My dear Mr. Under Secretary:  
Very truly yours,
- (t) *Vice President of the United States*  
The Honorable (full name of the vice president)  
The Vice President of the United States  
Washington, D. C.  
Sir: or My dear Mr. Vice President:  
Yours respectfully,

### 137. LETTERS

The private secretary is often depended upon by her employer to compose and write letters in certain routine business matters. Such letters are often carelessly written; not enough thought is given by the secretary to the importance of the business letter. Briefly, the best letters are those which state the message courteously, simply, and briefly. Too many letters contain hackneyed, worn-out phrases, which indicate that the writer is either lazy or has not the ability to compose a good letter with original phraseology. Below are a list of the hackneyed phrases most often used, with suggestions of words or other phrases to be used in their place.

#### *Avoid*

advise  
and oblige  
as per  
as per your communication

#### *It Is Better to Write*

inform  
thank you  
according to  
in your letter

as regards  
at hand  
at the present time  
beg to remain  
beg to state  
contents carefully noted

even date  
esteemed favor  
favor  
hoping  
inst. *or* instant  
prox. *or* proximo  
recent date  
replying to your favor  
same

say  
thanking you in advance  
trusting  
ult. *or* ultimo  
yours of recent date to hand

with regard to  
received  
now  
I am *or* We are  
We wish to state  
Your letter has been carefully  
read  
give the date  
your letter  
letter  
I hope *or* we hope  
of this month  
in the next month  
give the date  
in reply to your letter  
Do not use this word as a pro-  
noun. Use one of the follow-  
ing words instead of *same*:  
they, them, your order, the  
items mentioned.

state  
thank you  
we trust  
in the last month  
your letter of (give the date)  
has been received.

Simplify the phraseology of your letters wherever possible. The following phrases are often used in poor business letters. In almost every instance a single word can take the place of these lengthy and awkward phrases.

### *Avoid*

enclosed herewith  
for the purpose of seeing  
has come to hand  
he arrived at the conclusion  
in the near future  
in this place  
kindly arrange to send

### *It is Better to Write*

enclosed  
to see  
received  
he concluded  
soon  
here  
please send

on which occasion	when
owing to the fact	because
similar to	like
subsequently to	after
we are in hopes	we hope
we beg to acknowledge	we acknowledge
we beg to enclose	we enclose
we ask that you kindly	please

In the following pages are types of letters which the secretary or stenographer may most likely be required to write for the employer. Each type of letter discussed is given with an outline of how it should be written and an example letter. It is not advisable to copy these example letters. Use them as you would the outlines, simply as a guide to what to say and how to say it. The letters are given under topical headings arranged alphabetically.

### 138. Appointment, Letter Asking for an

#### *Outline*

- (a) Ask for the appointment to be made, giving the suggested time and place.
- (b) State the matter to be discussed.
- (c) Ask for a confirmation of the appointment.

#### *Example*

Dear Sir:

Mr. Walter C. Walker would like to know whether you will be able to see him at your office on Wednesday, October 15, at two o'clock in the afternoon.

He is opening on January 1, 1937, a sales office to cover the Middle West territory, with headquarters in Chicago. He would like to discuss with you sales representation for your manufactured products in that territory.

Will you please inform him by return mail whether the appointed time and place for this discussion meets with your convenience.

### 139. Appointment, Letter Canceling an

#### *Outline*

- (a) Cancel the appointment, restating the time and place it was to be kept.

- (b) State with regret that this action is necessary and give the reason for it.
- (c) Suggest another time for a meeting to take place.

*Example*

Dear Sir:

Mr. Walter C. Walker has asked me to inform you that it will be impossible for him to keep an appointment made with you for a meeting to take place at your office on Wednesday, October 15, at two o'clock in the afternoon.

He is very sorry that a postponement of this meeting with you is necessary. He has suddenly been called to our company headquarters in Chicago.

Mr. Walker will be back in a few days and would like to arrange another meeting to take place at your convenience.

#### 140. Claim, Letter of

*Outline*

- (a) Present the claim.
- (b) Explain what has happened.
- (c) Explain the loss or inconvenience suffered.
- (d) Close with an expression politely requesting a quick adjustment.

*Example*

Gentlemen:

On October 1, 1937, we received from you a shipment of ten copies of "Times Change" by D. R. Reade. Three of these books are in damaged condition.

The volumes were inspected by our receiving clerk upon their arrival. He found that pages 33-64 are missing in one of these books and that a number of pages in the other two copies are soiled.

These books, of course, are not salable and are therefore being returned to you. In addition, the Christmas season is now at hand and we had counted upon disposing of them to our customers before the end of the year.

We would therefore appreciate it if you will please send us as soon as possible three perfect copies to replace the damaged ones, or send us a statement showing that our account has been credited with the proper amount.

## 141. Claim Adjustment, Letter of

*Outline*

- (a) Acknowledge receipt of the complaint; restate the complaint.
- (b) State that precautions are taken by the company to avoid such inconvenience to its customers. Express sympathy for the inconvenience or loss suffered and thank the customer for calling attention to the difficulty.
- (c) If your company is at fault, state how and when the complaint is being adjusted. Or, if your company is not at fault, explain why the complaint is not being adjusted by your firm. Express sympathy and suggest to whom the customer should properly apply for adjustment of the complaint.
- (d) If your company is adjusting the complaint, close with an expression that the firm always wishes its customers to be fully satisfied with merchandise ordered. If your company is not adjusting the complaint, close with an expression of regret and state that the company wishes to do everything it can to help get an adjustment from the other agency which is at fault.

*Example*

Gentlemen:

We have your letter of October 1, 1937, in which you state that you are returning three copies of "Times Change" by D. R. Reade because they were received in damaged condition.

Great care is always taken by us to make certain that damaged books are not being shipped. They are carefully inspected both at the manufacturing plant where they are bound and in our own shipping rooms before being sent out. However, it sometimes happens that a few imperfect copies slip by this rigid inspection. We are very sorry that you have been inconvenienced and thank you for calling the matter to our attention.

We wish to replace these books. Three perfect copies are being sent to you today by prepaid express.

It is at all times our greatest desire that merchandise ordered should be received quickly and in perfect condition by our customers. We stand ready to adjust every reasonable claim.

#### 142. Claim Adjustment Made, Letter of Appreciation For

##### *Outline*

- (a) Express thanks for the claim adjustment made.
- (b) Express appreciation for quick and considerate attention.
- (c) Express confidence in the company making the adjustment.

##### *Example*

Gentlemen:

We wish to thank you for the prompt adjustment made in our claim for replacement of three damaged copies of "Times Change" by D. R. Reade.

We have received the shipment of perfect copies replacing the damaged ones. We appreciate your quick and considerate attention.

It is a pleasure to deal with a firm that is just and always ready to stand back of its claims.

#### 143. Collection, Letters of

Collection letters for past due accounts are usually sent out in a series; the letters are mailed at specific intervals. The series may include seven or eight or even more letters. Each letter is phrased a little stronger than the one preceding it. The first two letters of such a series usually are phrased as reminders or are simple statements that the account is past due, requesting a remittance. The third letter may tell the debtor that he is injuring his credit standing. The fourth letter may appeal to his pride. The fifth letter may ask for a definite date when payment may be expected. The sixth letter may state that, if necessary, drastic action will be taken to collect the debt. The final letter should flatly state that the matter will be turned over to a collection agency or an attorney unless the item is paid before a specified date.

*Examples:*

Simple collection letters which are intended to act merely as reminders are as follows:

Gentlemen:

According to our records, payment of your account for \$21.82 has not been received at the time this letter was mailed. We are calling the matter to your attention with the thought that the bill may have been overlooked.

Gentlemen:

We wish to remind you of your account for \$21.82.

Your account is somewhat past due. We would be obliged if you would favor us with your check for this amount.

Gentlemen:

We recently wrote you about your account for \$21.82 which is now past due. Perhaps you have overlooked it.

We would appreciate your check for this amount by return mail.

Gentlemen:

We are sorry that it is necessary to remind you again of your past due account for \$21.82.

We will appreciate it if you will give this matter your immediate attention.

#### 144. Confirmation, Letter of

*Outline*

- (a) State whether a personal conversation, a telephone conversation, or a telegram is being confirmed.
- (b) Restate the particulars of the conversation being confirmed.
- (c) Ask for a written reply to your confirmation.

*Example*

Gentlemen:

This is to confirm our personal conversation at your office on October 15, 1937, in which your factory granted us exclusively the right to sell all of your manufactured products in the Middle West.



We agreed to the following terms:

1. Our company is to have the exclusive right to sell in the Middle West the products of your factory.
2. Our company is to receive a commission of 10% of the net amount of all sales of your products made by us in this territory.
3. This agreement is to go into effect on January 1, 1938, and is to remain in effect for one year, or until December 31, 1938.

We would appreciate having your written confirmation of these terms of our agreement.

#### 145. Congratulation, Letter of

##### *Outline*

- (a) Express your congratulations and give the reason for them.
- (b) Close with a sentence which clearly indicates that your congratulations are sincere.

##### *Example*

Dear Sir:

I have just learned that you have been elected President of the A.N.S.L. for the coming year. I wish to extend to you my best wishes and sincere congratulations.

To occupy so high a position in an organization of great importance is an honor. I know that the members showed fine judgment in selecting you to act as their head. I feel certain that the progress of the organization under your leadership will be rapid and sound.

#### 146. Credit Reference, Letter Requesting

##### *Outline*

- (a) Thank the new customer for the order received and express pleasure at the prospect of opening the account.
- (b) Explain courteously the policy of your company with new credit accounts.
- (c) Request tactfully references and the other information wanted.
- (d) Close the letter with an expression anticipating a pleasant business relationship.

*Example*

Gentlemen:

We thank you for your order of September 5, 1937, for ten copies of "Times Change" by D. R. Reade. We take great pleasure in the prospect of opening an account with you.

It is the policy of this firm to have from each new customer a statement which gives references and other credit information for our files.

In order that we may arrange the account properly and quickly, a credit information blank is enclosed. Please fill it in and return it to us immediately.

We look forward with pleasure to entering a business relationship which should prove mutually profitable.

**147. Credit, Letter Granting***Outline*

- (a) Inform the customer that favorable credit information has been received. State that your company will be happy to extend credit for merchandise purchased.
- (b) Restate the order received and explain that it is being immediately filled.
- (c) State the terms of the credit being extended and its value to your customers.
- (d) Close with an expression that the company always wants its service to be completely satisfactory. Invite the new customer to make suggestions how this service can be bettered.

*Example*

Gentlemen:

We are pleased to inform you that your application for credit has been favorably received. We are happy to welcome you as one of our regular credit accounts.

Your order for ten copies of "Times Change" by D. R. Reade is being filled and shipped immediately.

The statement for goods purchased by you will be rendered the tenth of each month and is payable on or before the fifteenth of the following month. A discount of 2% may be deducted on bills paid on or before the twenty-fifth of the

same month. Our liberal credit policy has proved very satisfactory to our many accounts. We hope that you will have the occasion to make use of yours frequently.

Please be assured of our desire to serve you well and to your complete satisfaction. Do not hesitate to call to our attention any matters which you may feel need adjusting. If, at any time, you have suggestions whereby our service can be bettered, we shall feel grateful to you if you will pass them on to us.

#### 148. Inquiry, Letter of

##### *Outline*

- (a) State your inquiry. If you are asking several questions, tabulate them. If more than one sample is being requested, tabulate these items. If a catalog or a price list is being requested, try to be specific.
- (b) Give the purpose of your inquiry.
- (c) Express appreciation for the attention which your inquiry may receive.

##### *Example*

Gentlemen:

We have been informed that you are the manufacturers of a special soil-proof bookbinding cloth. If so, we should be pleased to receive samples of this cloth in all the colors and patterns in which it is available.

Our company will publish a cook book this fall, and we are anxious to bind it in a cloth which will not soil easily in the place where it gets its greatest use, the kitchen.

We shall appreciate the consideration which you may show this request.

#### 149. Inquiry, Letter Answering an

##### *Outline*

- (a) Acknowledge the inquiry with thanks.
- (b) Mention the article inquired for. Explain that the sample is enclosed in the letter or that it is being sent under separate cover.
- (c) Assure the inquirer of your wish to be of help and offer further assistance.

*Example*

Gentlemen:

Thank you for your inquiry of April 15, 1937.

We manufacture the soil-proof bookbinding cloth which you mentioned in your letter. It is available in eight different colors and in four different patterns. In accordance with your request, we are mailing you today under separate cover the sample book of these cloths.

We hope that you will find among these samples the cloth that will be suitable to your requirements. Please do not hesitate to write us again if you require more information or if we can be of further assistance.

150. Introduction, Letter of

*Outline*

- (a) Introduce the individual and explain the reason for the introduction.
- (b) Give some information about the individual.
- (c) Express your appreciation for courtesies which may be extended to the individual you are introducing.

*Example*

Dear Sir:

This letter will introduce to you Mr. Walter C. Walker. Mr. Walker is engaged in a thorough and detailed study of the present reading habits of the people in this country who rely on their public libraries for the books they read. I believe that you, as the head of one of the largest public libraries in the country, are in an excellent position to make available to him data that will be of great value in his research.

Mr. Walker is the head of a publisher's association which is attempting to learn for practical purposes in what way the publishers of this country can better meet the wants of present-day readers. His study of the subject will take him to every large city in the United States, and his findings will be published by the association which has been formed for this purpose. The results of his study will therefore become available to all who are interested in the subject, as you no doubt are.

Any courtesies and help which you may extend to him will be deeply appreciated.

### 151. Introduction, Cards of

Many firms use this illustrated type of printed cards to introduce an individual.

<p>The Walter C. Walker Company presents</p> <hr/> <p>to</p> <hr/>
--

### 152. Order for Goods, Letter Giving

Most companies use printed order blanks for ordering merchandise. The following form is suggested where printed order blanks are not available.

#### *Outline*

- (a) Give the order. If the order is made up from a catalog, give the number of each article and page.
- (b) List the goods ordered in tabular form; give in this tabulation such information as quantity and price, and all such other information as measurements, color, and style, where necessary.
- (c) State to whom the goods are to be shipped, how they are to be shipped, and when they are to be shipped.
- (d) State to whom the bill for the goods is to be sent, or if they are to be sent C.O.D., or if remittance is enclosed to cover the cost of the goods.

#### *Example*

Gentlemen:

Please send the following books selected from your Spring, 1937, catalog, described on pages 14, 19, and 23:

- |   |        |
|---|--------|
| 1 copy of "The Philosophy of Man," by O. Pierson, | \$3.50 |
| 1 copy of "Times Change" by D. R. Reade,          | 3.00   |
| 1 copy of "World's End" by J. C. Dunn,            | 2.50   |

These books are to be shipped immediately to our cus-

tomers, James Curran, 126 Seventh Avenue, Buffalo, New York, via Railway Express Agency.

Please send the bill for this merchandise, less your regular trade discount, to the Book Department, Avon House, 151 Fifth Avenue, New York City, to whom they are to be charged.

### 153. Order, Letter Acknowledging an

#### *Outline*

- (a) Acknowledge the order with thanks.
- (b) Restate the order.
- (c) State to whom, when, and how the goods are being shipped.
- (d) Express the hope that the merchandise will be satisfactory and that the company will have the opportunity to serve the customer again in the near future.

#### *Example*

Gentlemen:

We thank you for your order of September 15, 1937, for ten copies of "Times Change" by D. R. Reade.

In accordance with your instructions, these books are being shipped to you today by Railway Express Agency.

We hope that the books meet with your approval in every detail, and that we shall have the pleasure of serving you again in the near future.

### 154. Recommendation, General Letter of

General recommendation letters are widely used in business. If possible, however, an employee leaving a position should try to get a personal letter of recommendation: it can be more specific. A general recommendation letter, an outline and example of which is given below, is necessarily vague and too generalized.

#### *Outline*

- (a) Give the name of the individual being recommended, length of time in employment, and the position which he or she held.
- (b) State in general terms how the employee discharged

the required duties; give the good qualities of the employee being recommended.

- (c) Give the reason why the individual is seeking employment elsewhere.

### *Example*

To Whom It May Concern:

This is to certify that Miss Dorothy Walker has been employed by me for the past three years as my secretary and stenographer.

She has always been accurate, thorough, faithful in the discharge of her duties, and thoughtful of the interests of her employer. Miss Walker, in my opinion, is well qualified to pursue the duties of a secretary to a busy executive. He will find that she has initiative, intelligence, and is thoroughly dependable.

Because I am being transferred to an office in another city, and because Miss Walker is unable to leave New York, it has become necessary for her to leave my employment. I take pleasure in recommending her to any one who may require the services of a secretary who is technically efficient and thoroughly reliable.

## 155. Reference, Letter Requesting a

### *Outline*

- (a) Give the name of the person, the position for which he or she has applied, and state that the prospective employer has given the person being written to as a reference.
- (b) Tabulate the salient questions which you would like answered about the prospective employee.
- (c) Express regret for the inconvenience the request may cause.

### *Example*

Dear Sir:

Mr. Walter C. Walker, of 151 Fifth Avenue, New York City, has applied for the position of confidential secretary to the President of this company. He has given your name

as a reference, as one who employed him in the same capacity for five years.

We would appreciate it, therefore, if you cared to answer the following questions in confidence:

1. Do you think he has the qualities to undertake the daily execution of many detailed duties?
2. Do you think that he is trustworthy? Do you think that he can be depended upon to keep confidential business matters to himself?
3. Have you found him an accurate and fast worker?
4. Why did he leave your employment?

We are sorry that it is necessary to trouble you, but the position is one of great trust. We are certain that you will appreciate how important it is that we obtain this information. Thank you.

#### 156. Reminder, Letter of

##### *Outline*

- (a) State the reminder.
- (b) Ask to be informed of any reasons or circumstances, at present unforeseen, which may cause a change.

##### *Example*

Dear Sir:

I have just received your letter stating that your sales trip will probably be completed on October 15, and that you should arrive back in New York on that date. May I remind you that a meeting of all the salesmen is scheduled for October 16, and that you are very anxious to be present at the opening of this conference.

In the event that you are delayed by some unforeseen change in your travel schedule, please inform me as soon as possible so that I may arrange for the opening session of the sales conference to take place at a later date.

#### 157. Remittance, Letter Acknowledging Receipt of a

##### *Outline*

- (a) Acknowledge with thanks the remittance. State the amount received and for what.



- (b) Express continued interest in the merchandise or services sold to the customer, that the customer shall be fully satisfied with his purchase.
- (c) Close with an expressed desire to be of further business service.

*Example*

Gentlemen:

We acknowledge with thanks the receipt of your check for \$25.76 in payment of our October 1, 1937, statement.

We hope that the goods you have purchased meet with your approval in every detail, and that our merchandise will be as satisfactory to you as to our thousands of other pleased customers.

Please be assured of our appreciation. We hope that we may soon have the pleasure of serving you again.

#### 158. Reserving a Hotel Room, Railroad Passage, Steamship Cabin, Letters

*Outline*

- (a) Make the reservation, giving the date and other essentials.
- (b) Ask to be informed of the rate for the reservation and for a confirmation of it. Ask to be informed if the reservation cannot be made.

*Example*

Gentlemen:

Please reserve for Mr. Walter C. Walker a drawing room on "The Twentieth Century Limited" leaving for Chicago at two o'clock in the afternoon, October 15, 1937.

Please confirm this reservation and inform Mr. Walker what the charges will be. If, for any reason, a drawing room is not available on that train, Mr. Walker would appreciate knowing it at once so that he may make other arrangements.

#### 159. PAGE NUMBERING

The pages of reports, lists, and manuscripts should always be numbered. Place the number either at the top-center or the bot-

tom-center of the page. The first page of a report or a manuscript need not be numbered. The typing of the first page is usually begun at the center of the sheet. Page numbers may be expressed in the following ways:

Page 12 *or* —12—

If it is necessary to add sheets after a report or a manuscript has been numbered, use the number on the page immediately preceding the inserted sheet or sheets and add the letters of the alphabet to it. If, for instance, two additional pages are to be inserted after page 12, number the inserts as follows:

Page 12

Page 12a

Page 12b

Page 13

## 160. PARAGRAPHING

A paragraph should be composed of a sentence or a series of sentences that develop a single idea. Since solidly typed matter is uninviting in appearance and difficult to read, a paragraph should never run to more than six or eight lines. On the other hand, extremely short paragraphs should also be avoided.

## 161. PARENTHETICAL SENTENCES, PUNCTUATION OF

(a) Simple parenthetical sentences which occur within another sentence are not punctuated other than with the parentheses.

### *Example*

Our Chicago representative (he has an office in your building) will call on you shortly.

However, in *long* parenthetical sentences which occur within another sentence, commas should be used wherever necessary.

### *Example*

Our Chicago representative (he has an office in your building, fully equipped with samples and always ready to serve you) will call on you shortly.

(b) Independent parenthetical sentences should be punctuated within the parentheses.

*Example*

Our Chicago agent should be on hand to represent us. (Incidentally, I believe that he is the only man who can possibly get that order.)

(c) Interrogatory or exclamatory parenthetical sentences which occur within a sentence should be punctuated within the parentheses.

*Example*

Our Chicago representative (do you know how we can reach him quickly?) should be informed of our plans.

Only punctuation marks which refer to the parenthetical matter should be placed inside the parentheses.

## 162. PLURALS, FORMATION OF

163. **Compound Nouns.**—The plurals of most compound nouns are formed by adding an *s* to the fundamental part of the word. *Examples:*

mothers-in-law      officers-elect

If the compound noun is not a hyphenated one, place the *s* at the end of the word. *Example:*

spoonfuls

164. **Figures and Letters.**—The plurals of figures and letters are formed by adding an apostrophe and the letter *s*. *Examples:*

Your *i*'s should be dotted.

Your *g*'s should be omitted.

The *M.D.*'s are in convention.

165. **Nouns and Proper Nouns.**—The plurals of most nouns and proper nouns are formed by adding the letter *s* to the singular.

*Examples*

*Singular*

firm

Walker

seed

Smith

*Plural*

firms

Walkers

seeds

Smiths

Add *es* to form the plurals of nouns ending in *s*, *sh*, *ck*, *x*, and *z*. *Examples*:

branch—branches  
box—boxes  
Jones—Joneses

The plurals of some nouns are formed by changing an internal vowel: *man*, for instance, becomes *men*.

The plurals of some nouns are the same as the singular: *deer*, *sheep*, for example.

166. Titles.—Note how the plurals of the following titles are formed:

<i>Singular</i>	<i>Plural</i>	<i>Examples</i>
Dr.	Drs.	Drs. Walker and Smith
Miss	Misses	the Misses Walker and Smith
Mr.	Messrs.	Messrs. Walker and Smith
Mrs.	Mesdames	Mesdames Walker and Smith

## 167. POSTAL INFORMATION

All mail matter sent through the United States Postal Department is divided into classifications and subject to regulations. These classifications and regulations should be known thoroughly by every office worker so that the mails can be used most efficiently.

(a) **First Class.**—All letters, written by hand or typed, should be sealed and sent first class. The rate is 3 cents an ounce or a fraction of an ounce to any part of the United States or its possessions. The local rate is 2 cents an ounce or fraction. Privately printed post cards, within the prescribed size limits, are 1 cent each. Business reply envelopes (a permit must be obtained to distribute them) call for 1 cent additional postage to the regular rate. Business reply cards (a permit must be obtained to distribute them) are payable 2 cents each on receipt.

(b) **Second Class.**—The transient rate for this class is 1

cent each 2 ounces or fraction of 2 ounces, or the parcel post rate, whichever is lower. A second class mailing permit is available to publications, carrying a rate lower than that for second class transient mail.

(c) **Third Class.**—For books, catalogs, seeds, etc., weighing up to and including 8 ounces. Books and catalogs must contain 24 printed pages or more, including the covers, and the rate is  $1\frac{1}{2}$  cents for each 2 ounces or fraction of 2 ounces. For seeds and other matter the rate is 1 cent each 2 ounces or fraction of 2 ounces.

Bulk Third Class matter must be not less than 20 pounds or not less than 200 identical pieces. The rate is 12 cents each pound or fraction of a pound, but not less than 1 cent per piece. A permit must be obtained for mailing third class matter in bulk at this rate.

(d) **Fourth Class.—Parcel Post.**—This classification is for all printed matter, merchandise, and all other matter weighing 8 ounces or more, except first-class, second-class, and second-class transient matter. The weight of each parcel is limited to 70 pounds, and the size is limited to 100 inches in length and girth combined. Rates are based upon zone classifications, which in turn are based upon distance from the shipping point.

(e) **Special Delivery.**—Rates for special delivery of first-class mail:

- 2 pounds or less—10 cents
- 2 to 10 pounds—20 cents
- 10 pounds or more—25 cents

Rates for special delivery of mail other than first class:

- 2 pounds or less—15 cents
- 2 to 10 pounds—25 cents
- 10 pounds or more—35 cents

Such special delivery mail is given the same expeditious treatment as regular first class mail.

(f) **Special Handling.**—This is for fourth class mail not sent Special Delivery Rates:

- 2 pounds or less—10 cents
- 2 to 10 pounds—15 cents
- 10 pounds or more—20 cents

(g) Insurance.—Domestic Third Class and Fourth Class matter may be insured at the following rates in addition to regular postage:

<i>Amount</i>	<i>Fee</i>	<i>Amount</i>	<i>Fee</i>
\$ 5	5 cents	\$100	25 cents
25	10 cents	150	30 cents
50	15 cents	200	35 cents

(h) Money Orders.—Fees for sending money orders:

<i>Amount Up To</i>	<i>Fee</i>	<i>Amount Up To</i>	<i>Fee</i>
\$ 2.50	6 cents	\$ 40.00	15 cents
5.00	8 cents	60.00	18 cents
10.00	11 cents	80.00	20 cents
20.00	13 cents	100.00	22 cents

(i) C.O.D.—All classes of mail may be sent C.O.D. for fees based upon the following rates:

<i>Amount To Be Collected Up To</i>	<i>Fee</i>	<i>Amount To Be Collected Up To</i>	<i>Fee</i>
\$ 5	12 cents	\$100	32 cents
25	17 cents	150	40 cents
50	22 cents	200	45 cents

There is no C.O.D. service to the Canal Zone or the Philippine Islands.

(j) Registered Mail.—First Class domestic mail may be registered, and a signed receipt is obtained from the person to whom the letter is sent. Such mail may also be registered against loss based upon the following fees:

<i>Amount</i>	<i>Fee</i>	<i>Amount</i>	<i>Fee</i>
\$ 5	15 cents	\$ 75	25 cents
25	18 cents	100	30 cents
50	20 cents	200	40 cents

The return receipt fee is 3 cents.

(k) Air mail.—Is used for letters which have to go long distances quickly. The rate for air mail is 6 cents for each ounce or fraction of an ounce.

(l) **Foreign Mail.**—The rate for first class mail to most foreign countries is 5 cents for the first ounce, and 3 cents for each additional ounce or fraction of an ounce. Post cards are 3 cents each. First class rate to some foreign countries, for instance Canada, is 3 cents for each ounce or fraction of an ounce, and 2 cents each for post cards. Printed matter may be sent to foreign countries for  $1\frac{1}{2}$  cents for each 2 ounces or fraction of 2 ounces. Parcel Post rates to foreign countries vary.

(m) **Recall of First Class Mail.**—If, for any reason, it is desirable to recall a first-class letter (for instance, if the letter sent out contains an error, or prices quoted have changed) a telegram may be sent to the postmaster at the destination to stop delivery. If it has not yet been delivered, it will be returned to the sender.

(n) **Tracing Mail.**—Registered or insured mail receipts should be kept until it is certain that the letter or package has been received. The post office, upon request, will trace such letters or packages which have not been received. The receipt for a money order sent through the mail should be kept until it is certain that it has been received and cashed. Although first class mail rarely gets lost, ordinary first class mail is generally very hard to trace.

## 168. PROOFREADING AND PROOFREADING SIGNS

When a manuscript or a report is turned over to a printer, he sets the matter in type and usually furnishes for correction of typographical errors a set of long narrow sheets known as "galley proofs." If the matter is to be printed in book or booklet form, these "galley sheets" usually contain from two to four pages as they will appear in the finished book. Usually two sets of such proofs are furnished. Read the set which already contains the marks of the printer's proofreader, and return this set to the printer after you have added your corrections.

The best method of reading proofs for corrections is to have someone read the original manuscript to you while you read the proofs. Read every word, letter by letter. Corrections should be marked on the margins on the same line with the word or words in type to be corrected. Your corrections should be in a different

MARKS	EXPLANATION	EXAMPLE	
		MARGINAL MARKS.	ERRORS MARKED
<i>ij</i>	Take out letter, letters, or words indicated.	<i>ij</i>	He marked the <u>proof</u> .
#	Insert space where indicated.	#	He <u>marked</u> the proof.
<i>o</i>	Turn inverted letter indicated.	<i>o</i>	He <u>marked</u> the proof.
<i>r</i>	Insert letter as indicated.	<i>r</i>	He <u>marked</u> the proof.
<i>lc</i>	Set in lower-case type.	<i>lc</i>	He <u>marked</u> the proof.
<i>wf</i>	Wrong font.	<i>wf</i>	He <u>marked</u> the proof.
<i>x</i>	Broken letter. Must be replaced.	<i>x</i>	He <u>marked</u> the proof.
<i>ital</i>	Reset in italic type the matter indicated.	<i>ital</i>	He marked the <u>proof</u> .
<i>rom</i>	Reset in roman (regular) type the matter indicated.	<i>rom</i>	He marked <u>the</u> proof.
<i>bf</i>	Reset in bold-face type word, or words, indicated.	<i>bf</i>	He <u>marked</u> the proof.
<i>o</i>	Insert period where indicated.	<i>o</i>	He marked the <u>proof</u> .
<i>tr</i>	Transpose letters or words as indicated.	<i>tr</i>	He <u>the proof</u> marked.
<i>stat</i>	Let it stand as it is. Disregard all marks above the dots..	<i>stat</i>	He <u>marked</u> the proof.
<i>/</i>	Insert hyphen where indicated.	<i>/</i>	He made the proofmark.
<i>eq. #</i>	Equalize spacing.	<i>eq #</i>	He <u>marked</u> the <u>proof</u> .
[ <i>or</i> ]	Move over to the point indicated.	[ <i>or</i> ]	[ He marked the proof.
[ ]	[ if to the left; if to the right ]	[ ]	He <u>marked</u> the <u>proof</u> .
[ ]	Lower to the point indicated.	[ ]	He marked the proof.
[ ]	Raise to the point indicated.	[ ]	He marked the proof.
<i>3</i>	Insert comma where indicated.	<i>3</i>	Yes he marked the proof.
<i>e</i>	Insert apostrophe where indicated.	<i>e</i>	He marked the boy's proof.
<i>q</i>	Enclose in quotation marks as indicated.	<i>q</i>	He marked it <u>proof</u> .
<i>H</i>	Replace with a capital the letter or letters indicated.	<i>H</i>	He marked the <u>proof</u> .
<i>sc</i>	Use small capitals instead of the type now used.	<i>sc</i>	He <u>marked</u> the <u>proof</u> .
<i>↓</i>	Push down space which is showing up.	<i>↓</i>	He <u>marked</u> the proof.
<i>—</i>	Draw the word together.	<i>—</i>	He <u>marked</u> the proof.
<i>2</i>	Insert inferior figure where indicated.	<i>2</i>	Sulphuric Acid is H <sub>2</sub> SO <sub>4</sub> .
<i>3</i>	Insert superior figure where indicated.	<i>3</i>	$a^2 + b^2 = c^2$
<i>Out, see copy</i>	Used when words left out are to be set from copy, and inserted as indicated.	<i>Out, see copy</i>	He <u>proof</u> .
<i>ae</i>	The diphthong is to be used.	<i>ae</i>	Caesar marked the proof.
<i>fi</i>	The ligature of these two letters is to be used.	<i>fi</i>	He <u>filed</u> the proof.
<i>spell out</i>	Spell out all words marked with a circle.	<i>spell out</i>	He marked the <u>2d</u> proof.
<i>¶</i>	Start a new paragraph as indicated.	<i>¶</i>	reading. [The reader marked
<i>No ¶</i>	Should not be a separate paragraph. Run in.	<i>No ¶</i>	marked.]
<i>②</i>	Query to author. (Encircled in red.)	<i>②</i>	(The proof was read by
<i>?</i>	This is the symbol used when a question is to be set.	<i>?</i>	The proof read by
<i>?</i>	Note that a query to author is encircled in red.	<i>?</i>	Who marked the proof.
<i>=</i>	Out of alignment. Straighten.	<i>=</i>	He <u>marked</u> the proof.
<i>1/2</i>	1-cm dash.	<i>1/2</i>	He marked the proof.
<i>1/2</i>	2-cm dash.	<i>1/2</i>	He marked the proof.
<i>En</i>	En dash.	<i>En</i>	He marked the proof.
<i>1 cm</i>	Indent 1 cm.	<i>1 cm</i>	He <u>marked</u> the proof.
<i>2 cm</i>	Indent 2 cm.	<i>2 cm</i>	He <u>marked</u> the proof.
<i>3 cm</i>	Indent 3 cm.	<i>3 cm</i>	He <u>marked</u> the proof.



color pencil or ink than that used by the printer's proofreader. Very often the printer's proofreader will write questions on the margins about matters which are doubtful to him. These questions should be clearly answered. Use the following accepted marks to indicate the corrections to be made:

169. Proofreading Signs.—See page 105.

## 170. PUNCTUATION

Correct punctuation is very important and a knowledge of it should be mastered. A letter or any other written matter which is not properly punctuated may be hard to understand, and an unpunctuated sentence may have to be read several times to get its meaning clearly.

In the paragraphs below, the various marks of punctuation (listed alphabetically) and their correct usage (these items are also listed alphabetically) are discussed. The various punctuation marks discussed are: apostrophe (paragraph 171), colon (paragraph 174), comma (paragraph 180), dash (paragraph 203), exclamation point (paragraph 210), parentheses (paragraph 213), period (paragraph 217), question mark (paragraph 224), quotation marks (paragraph 227), quotation marks with other marks of punctuation (paragraph 231), semicolon (paragraph 240), and spacing after marks of punctuation (paragraph 247).

### 171. Punctuation, Apostrophe

The apostrophe is used to indicate possession, to form the plurals of figures and letters (see Plurals, Formation of, paragraph 162), to form the past tense of abbreviations (see Abbreviations, Past Tense, paragraph 5), and to indicate omissions in contracted forms of words.

172. To Indicate Possession.—Add an apostrophe and *s* ('*s*) to form the possessive of a singular noun. *Example:*

The *clerk's* statement was true.

Add an apostrophe and *s* ('*s*) at the end of the word to form the possessive of compound nouns. *Example:*

The *letter-carrier's* arrival was prompt

To form the possessive of proper nouns ending in *s*, *x*, or *z*, either an apostrophe (') alone or an apostrophe and *s* ('s) may be added, whichever results in a less awkward pronunciation. *Examples:*

*Adams'* theory.      *Jones's* results.

Add an apostrophe *after* the *s* to form the possessive of plural nouns ending in *s*. *Example:*

The *teachers'* pensions.

Add an apostrophe and *s* ('s) to each noun when two nouns are used and joint possession is not intended to be indicated. *Example:*

*Men's* and *women's* clothes are sold here.

Do not use an apostrophe with possessive pronouns: *theirs*, *hers*, *its*, *yours*.

Do not use an apostrophe in writing the names of firms or institutions where possession is no longer associated with the name. *Examples:*

*Teachers College*      *The Citizens Bank*

Observe the practice of the organization itself in writing such names. Some of them may use the apostrophe.

173. To Indicate Omissions.—When using accepted contractions of words, indicate with an apostrophe where the letter has been omitted. *Examples:*

isn't, 'tis, won't, they're, it's

An apostrophe is not used to indicate the omission of letters in conventional abbreviations.

#### 174. Punctuation, Colon

*Note the following:*

175. Explanation.—Use a colon to precede a lengthy explanation in a sentence. *Example:*

Our method of sales promotion will be as follows: first, we will reach all our prospects by mail . . .

Do not capitalize the first word of such an explanation.

176. List or Tabulation.—Use a colon to introduce a list or tabulation which is part of a sentence. *Examples:*

These salesmen are still to be heard from: Jones, Walker, and Smith.

Sales reports from various cities show the following increases over last year:

Detroit, 16%  
Chicago, 25%  
Milwaukee, 13%

Do not place either a comma or a period after the individual lines of such a tabulation.

177. Quotation.—Use a colon to introduce a lengthy direct quotation. *Example:*

The rule, to quote it exactly as it is written in the by-laws, reads as follows: "The order in which events will be discussed . . ."

178. Salutation.—Use a colon after the formal salutation in a letter. *Examples:*

Dear Mr. Walker:      Gentlemen:

Do not add a dash after the colon in the salutation. *Wrong:*  
Gentlemen:—

179. Time of Day.—Use a colon to separate hours from minutes when the time of day is expressed in figures. *Example:*

1:30 P.M.

### 180. Punctuation, Comma

In general, use a comma wherever it is necessary to separate words or phrases to avoid confusion of the thought or thoughts expressed.

*Note the following:*

181. Complimentary Close.—Use a comma after the complimentary close of a letter. *Examples:*

Very truly yours,      Respectfully yours,

182. Contrasted Expressions.—Use commas before and after a contrasted word, phrase, or clause in a sentence. *Example:*

We need more business, not fantastic schemes, to improve our position.

183. Dates.—Use a comma with dates. *Examples:*

April 15, 1936

He came with our firm April 15, 1934, some two years ago.

The comma may be omitted if the day of the month is not given: *April 1936.*

184. Declarative and Interrogative Parts.—Separate with a comma the declarative from the interrogative part of a sentence. *Example:*

The market is bound to rise, don't you think?

185. Dependent Adverbial Clauses.—Separate a dependent adverbial clause in a sentence from the main clause which follows it by a comma. *Example:*

Although Walker's energy did much for the company, it is undeniable that Smith's management accomplished much more.

186. Descriptive Phrases.—Place a comma both before and after a descriptive phrase which follows the noun it modifies. *Example:*

The salesman, tired after his long trip, left for a needed vacation.

187. Exclamations, Light.—Use a comma, instead of an exclamation point, after light exclamations. *Example:*

Ah, here comes the manager now.

188. Figures.—Use a comma in groups of figures which contain four or more digits. In such a group place a comma before every third digit from the right. *Examples:*

4,493      3,457,969

189. Introductory Absolute Phrases.—Separate an introductory absolute phrase in a sentence from the main phrase which follows it with a comma. *Example:*

The matter being closed, the document was filed away for possible reference in the future.

190. Introductory Adverbial Phrases.—Separate an introductory adverbial phrase in a sentence from the main phrase which follows it with a comma. *Example:*

To increase sales, we will have to develop a more forceful approach.

191. **Inverted Names.**—Inverted names, used on card indexes, files, and in other reference lists, should be separated with a comma. *Examples:*

Smith, Arnold  
Smith, J. S.

192. **Names with Title or Address.**—Separate with a comma a name from the title or address which follows it. *Examples:*

Walter C. Walker, President  
Walter C. Walker, Albany, New York

193. **Omitted Words.**—Indicate with a comma where a word has been omitted in a sentence. *Example:*

This machine is new; that one, rebuilt.

194. **Parenthetical Phrases.**—Place a comma both before and after a parenthetical phrase that is logically part of the sentence. *Example:*

All our employees, except those of the clerical staff, are business producers.

(Use dashes when the parenthetical phrase is structurally disconnected from the balance of the sentence. See Dash, paragraph 208.)

(Use parentheses with parenthetical expressions when the use of either commas or dashes might lead to confusion of thought. See Parentheses, paragraph 216.)

195. **Principal Clauses.**—Place a comma between the principal clauses of a compound sentence that are joined by a coordinating conjunction. *Example:*

The depression is over, and the factories will soon resume full-time operations.

196. **Quotations, Direct.**—Separate with commas direct quotations from the remainder of the sentence. *Example:*

"Increased sales," said the manager, "must be obtained."

If the quotation is indirect, no comma is necessary. *Example:*

The manager declared that more sales must be obtained.

197. **Sentence within a Sentence.**—A comma, as well as a colon, may be used to introduce a sentence within a sentence.

*Example:*

The question, Will the trip be worth while? is in the mind of the sales manager.

198. **Series of Words.**—Separate with commas words, phrases, or clauses expressed in a series. *Examples:*

Cotton, silk, and wool are used in the manufacture of these clothes. Raw materials and manufacturing facilities, sufficient capital and industriousness, these are the qualities which will bring success to a business.

199. **Similar Words Next to Each Other.**—Separate with a comma similar or identical words that occur next to each other in a sentence. *Example:*

When the district manager demands more sales, sales must somehow be obtained.

200. **Transitional Expressions.**—Separate transitional expressions from the remainder of the sentence with a comma. *Example:*

First, send for the report; second, read it.

201. **Words in Apposition.**—Set off with a comma words in apposition. *Example:*

Walter C. Walker, the sales manager, formerly the promotion manager, was elected to the board of directors.

However, when the appositive has become part of the proper name, a comma should not be used. *Examples:*

Frederick the Great          Hoover the Humanitarian

202. **Titles in Direct Address.**—Use a comma to separate from the remainder of the sentence titles or names used in direct address. *Examples:*

Professor, I expect your book to be ready shortly.

Walker, you may use your own judgment.

### 203. Punctuation, Dash

The dash may be formed on the typewriter by two hyphens. *Example:*

The man--lost in the woods--

or

the dash may be formed by one spaced hyphen. *Example:*  
The man - lost in the woods -

*Note the following:*

204. **Abrupt Change.**—Use a dash to indicate an abrupt change in a sentence. *Example:*

I believe that the figures will soon begin to show—see, here we have an increase of 15%.

205. **Appositives.**—Use a dash to set off with emphasis an appositive. *Example:*

Let us use only the best materials—materials which will give us a product of which we can be proud.

206. **Figures.**—Use a dash with figures in place of the word *to*. *Examples:*

1934—1936                      section 2—6                      pages 15—27

207. **Hesitancy.**—Use a dash to indicate hesitancy in speech. *Example:*

“Perhaps—perhaps,” he hesitated, “you do not fully understand.”

208. **Parenthetical Phrases.**—Use a dash to set off parenthetical phrases of explanation that are structurally disconnected from the remainder of the sentence. *Example:*

In arriving at a policy for your publication—every publication should have a policy—take your prospective readers into consideration.

209. **Unfinished Sentences.**—Use a dash with an unfinished sentence. *Example:*

“I believe,” said the President, “that you men—” he was interrupted by a shout of approval.

## 210. Punctuation, Exclamation Point

An exclamation point should be placed after an exclamatory word, phrase, or sentence. Always place the exclamation point after the word, phrase, or sentence which is exclaimed. *Example:*

Stop! the foundation is crumbling.

(It should be observed that when an exclamation point occurs

within a sentence, the word following it is not capitalized unless it would normally be capitalized.)

When the whole sentence is exclamatory, place the exclamation point at the end of it. Use a comma, rather than an exclamation point, with light exclamations. *Example:*

See, here comes Mr. Walker.

*Note the following:*

211. **Interrogatory Sentences.**—Use an exclamation point rather than a question mark with interrogatory sentences that are exclamatory. *Example:*

Who could have sold more merchandise than Walker!

212. **Ironical Sentences.**—Use an exclamation point with ironical sentences and sentences of dissension or surprise. *Example:*

That, then, is your idea of a good sales record!

### 213. Punctuation, Parentheses

Parentheses are used to enclose words, phrases, or clauses which are not necessary to the grammatical structure of a sentence.

Brackets in printed matter are used to enclose explanatory words, phrases, or clauses which are independent of the sentence in which they occur. Brackets are also used for interpolated explanatory words or phrases in matter being quoted. Since few typewriters are equipped with the bracket sign, parentheses are used in their place in typed matter. *Example:*

Our agent wrote: "Their (The Jones Company) methods are progressive."

In that fiscal year (1934) profits were substantially increased under their management."

*Note the following:*

214. **Dates.**—Use parentheses to enclose dates in referring to the years of a life of a person. *Examples:*

Walter C. Walker (1874-1932) was the founder of this company.

Walter C. Walker (1899—) developed the theory. (For a living person.)



**215. Divisions of a Subject.**—Use parentheses around the figures or letters used to indicate the divisions of a subject. *Example:*

The sales meeting developed the following as important sources of more business: (1) new customers; (2) old customers who had become inactive.

**216. Interpolated Explanatory Matter.**—Use parentheses to enclose interpolated explanatory matter in a sentence. *Example:*

Among the speakers were Walter C. Walker (designer of the engine used in this automobile), Samuel Brown (a leading figure in the industry), and Harold Thompson (the President of the Company).

### 217. Punctuation, Period

A period is used at the end of every declarative sentence. *Examples:*

He went to school. The salesman left on a trip.

Do not use a period with Roman numerals, letters, or figures (except as noted below). Do not place a period after letters used to designate a person or parts of a diagram. *Example:*

Salesman B will devote all of his time to the X territory . . .

Do not use a period (or a comma) after the individual lines of a tabulation (see Colon, paragraph 176).

Do not use a period after headings such as titles or subtitles in a manuscript, report, document, or book. If a question mark or an exclamation point is part of the title, it should of course be used.

*Note the following:*

**218. Abbreviations.**—Use a period after abbreviations even when they occur within a sentence. *Example:*

The A.S.P.C.A. directors will meet shortly.

This rule does not apply, of course, to those few accepted abbreviations with which a period is not used such as TWA, NBC.

The apostrophe and *s* (*'s*) added to an abbreviation to indicate possession or to form a plural should be placed after the period. *Examples:*

This is the A.S.P.C.A.'s meeting room. Jr.'s Sr.'s

219. Decimals.—Use a period before a decimal. *Example:*  
He controls 13.5 per cent of the company.

220. Letters, Figures, Roman Numerals.—Use a period with letters, figures, and Roman numerals used to mark the divisions of a subject. *Examples:*

#### IV. Correct Sentences

##### A. Punctuation

1. Period
2. Comma
3. Colon

221. Omissions.—Use three periods (. . .) to indicate omissions of words from a sentence, or omissions of complete sentences from quoted matter. *Example:*

" . . . in conclusion, our position in this matter must be accepted as final," is how his letter ended.

222. Requests.—Use a period, rather than a question mark, at the end of requests written in the form of a question or indirect question. *Examples:*

May we have your answer by return mail.

The management wants to know what your final decision is.

223. Time of Day.—Use a period, or a colon, to separate hours and minutes of the time of day expressed in figures. *Example:*

1.30 P.M.

#### 224. Punctuation, Question Mark

Place a question mark at the end of every direct question. *Example:*

Where are you going?

(See Period, paragraph 222 for punctuation of indirect questions.)

*Note the following:*

225. Doubtful, Ironical Statements.—Use a question mark in parentheses at the end of words, phrases, clauses, sentences, or dates that are doubtful or intentionally ironic.

*Examples:*

You now intend to promote this efficient (?) stenographer.

This famous (?) person is now running for office.

This business, I believe, has been in operation since 1903 (?), or for about 35 years.

226. **Parenthetical Questions.**—Place a question mark at the end of a parenthetical question or at the end of a question occurring within a sentence. *Examples:*

We have received a large order from Walker (can you believe it?) which is exhausting our present stock.

The chairman tried to answer the question, Who is responsible for the deficit? which was voiced by stockholders seated throughout the room.

227. **Punctuation, Quotation Marks**

Use double quotation marks to enclose all direct quotations.

*Example:*

He wrote: "Conditions have improved."

Do not use quotation marks with indirect quotations. *Example:*

He wrote that conditions have improved.

When two or more paragraphs are being directly quoted, quotation marks should be placed at the beginning of each paragraph, but the closing quotation marks should be placed only at the end of the last paragraph quoted.

Quotations within a quotation should be enclosed with single quotation marks ('). *Example:*

He wrote: "I saw the buyer and these are his exact words to me: 'The merchandise of your Company is of inferior quality.'"

*Note the following:*

228. **Emphasis.**—Quotation marks may be used to emphasize words or phrases. *Example:*

He "insists" that you return at once.

Italics or underscoring may also be used for emphasis and are preferable for this purpose.

229. **Titles.**—Use quotation marks around titles of books, articles, plays, reports, documents, musical compositions, and other titles, and around the names of ships and trains. *Examples:*

“A Tale of Two Cities” “The Los Angeles Limited” “The Queen Mary”

Italics may also be used for this purpose; quotation marks are preferable. Use single quotation marks or underscoring for subtitle references.

230. **Word References.**—Use quotation marks around words, phrases, or clauses that are referred to as words, phrases, or clauses. *Example:*

It is no longer considered good form to begin a letter with “In re to yours of the 4th inst. . . .”

Italics may also be used for this purpose; quotation marks are preferable.

### 231. Punctuation, Quotation Marks With Other Marks of Punctuation

232. **Colon.**—Place quotation marks that occur next to a colon inside the colon. *Example:*

I have marked for your attention the following pages from “The Business Week”: 7, 27, and 36.

233. **Comma.**—Place quotation marks that occur next to a comma always outside the comma. *Example:*

This interesting item, taken from “The Business Week,” should be read by all of our executives.

234. **Dash.**—Place quotation marks that occur next to a dash outside the dash when the dash indicates something left out or unfinished. *Example:*

His statement, “Who fights the trust, fights—” was never finished.

Place the quotation mark inside the dash when the dash is used as an ordinary punctuation mark. *Example:*

He said that we should employ the best materials—“materials that will give us a product of which we can be proud.”

235. **Exclamation Point.**—Place quotation marks that oc-

cur next to an exclamation point outside the exclamation point if it belongs to the quoted matter. *Example:*

"See them run!" he exclaimed gleefully.

If the exclamation point is not part of the quoted matter, it should be placed outside the quotation marks.

**236. Parentheses.**—Place quotation marks occurring next to a parentheses inside the parentheses when the parenthetical clause is the quoted matter. *Example:*

He referred to a recent work of fiction ("Rebound") to prove his point.

If the parenthetical clause is not the quoted matter, the quotation marks are placed outside the parentheses. *Example:*

He referred to "Rebound" (a recent work of fiction) to prove his point.

**237. Period.**—Place quotation marks that occur next to a period always outside the period. *Example:*

He quoted from "The Business Week."

**238. Question Mark.**—Place quotation marks that occur next to a question mark outside the question mark if the question mark is part of the quoted matter. *Example:*

"How do you account for the loss?" he asked.

If the question mark is not part of the quoted matter, the quotation marks are placed inside the question mark. *Example:*

Did you enjoy reading "Of Human Bondage"?

**239. Semicolon.**—Place quotation marks that occur next to a semicolon inside the semicolon. *Example:*

"Advertising," said the manager, "is the sinew of our business"; and the executives in this department are inclined to agree with him.

#### 240. Punctuation, Semicolon

**241. Compound Sentences.**—Use a semicolon in compound sentences when the clauses of the sentence are not connected with a conjunction, or when they are not closely related. *Example:*

A few of the men were assigned to the sales division; the other men were shifted to the promotion department.

**242. Conjunctions.**—Use a semicolon before such conjunctions as *hence*, *moreover*, and *therefore*, and other conjunctions that are used to join separate clauses. *Examples:*

We have no outlet for our products in that area; therefore, no money should be spent for advertising them there.

We have been unable to secure several parts necessary to the construction of the machine; hence, completion and delivery of it will be delayed.

**243. Coordinate Clauses.**—Use a semicolon with coordinate clauses that are either very long or that contain commas. *Example:*

The machine, in preparation for months, should be ready soon; but we will not be able to deliver it before August.

**244. Groups of Words.**—Use a semicolon with words or phrases in groups that depend upon one general statement for their meaning. *Example:*

He is ready to convince you that this merchandise is superior; that it contains more wool than any similarly priced; that the fabric is stronger; that it will wear better and longer.

**245. Introductory Phrases.**—Use a semicolon before such introductory words and phrases as: *namely*, *for example*, *for instance*, *as*, *e.g.*, *i.e.*, and others. Such words or phrases are preceded by a semicolon and followed by a comma. *Example:*

The quality of this merchandise is superior to the other; for instance, the strands of this one are composed of silk and wool.

A comma, not a semicolon, is placed before such a word or phrase when it is used parenthetically. *Example:*

This cloth, for example, has strands of silk and wool.

**246. Lists of Names with Titles.**—Use a semicolon to separate lists of names with titles, or lists of names with addresses. *Example:*

The following men will now devote their entire attention to that sales area: Walter C. Walker, Vice President; John Smith, Advertising Manager; Thomas Young, Sales Manager; and Arthur Barry, Credit Manager.

## 247. Punctuation, Spacing After Marks of

Do not leave a space between a word and the punctuation mark following it.

(See paragraph 133 for rules for spacing of letter parts; see paragraph 134 for the proper margins to be left in letters.)

*Note the following in typing:*

**Colon.**—Leave two spaces after a colon.

**Comma.**—Leave one space after a comma.

**Dash.**—Do not leave a space before or after a dash, if the dash is formed by two hyphens. If the dash is formed by one hyphen, leave a space before and after the hyphen.

**Exclamation Mark.**—Leave one space after an exclamation mark within a sentence. Leave two spaces after an exclamation mark at the end of a sentence.

**Hyphen.**—Do not leave a space either before or after a hyphen.

**Parentheses.**—Do not leave a space between parentheses and the matter enclosed. One space is left outside the parentheses.

**Period.**—Leave two spaces after the period at the end of a sentence. Leave one space after the period at the end of an abbreviation. Leave one space after the period after an initial.

**Question Mark.**—Leave two spaces after a question mark at the end of a sentence, one space after a question mark occurring within a sentence.

**Quotation Marks.**—Do not leave a space between quotation marks and the matter enclosed. Leave one space outside the quotation marks on both sides if there are no other marks of punctuation.

**Semicolon.**—Leave one space after a semicolon.

## 248. REFERENCE BOOKS

**Atlases.**—For Geographical Information:

*Lippincott's Gazetteer of the World*

*Phillipp's Mercantile Marine Atlas*

**Biographical Data.**—Sources of information about important people:

*Who's Who in America.* Gives brief histories of the most important contemporary Americans.

*Who's Who in the East, Who's Who in New York,* and similar sectional books, are able to include items about many men and women who may not be covered in *Who's Who in America.*

*Who's Who in Art, Who's Who in Finance, Who's Who in Education, Who's Who in Government, Men of Science and Industry, American Catholic Who's Who,* and many others, are biographical dictionaries which give the facts about living persons in specialized fields of endeavor. Nearly every field is covered by a biographical dictionary.

*Who's Who* (English), *Qui etes vous?* (French), and *Wer ist's* (German) are books giving the facts about foreign persons of importance.

*The Social Register, The Blue Book, Burke's Peerage* (English), and a few others give the facts concerning men and women socially prominent.

**Directories.**—Nearly every important industry and profession is covered by one or more directories. These give the names and addresses of those engaged in the industry or profession, and possibly other business information concerning them. They are usually obtainable from a trade association covering the industry. Leading ones are:

*Directory of Directors*

*Ayer's Directory of Newspapers and Periodicals*

*Kelly's Directory of Merchants, Manufacturers, and Shippers*

#### **Financial Data Reference Books**

*Dun and Bradstreet's Reference Book* (for credit ratings)

*Moody's Manuals* (covering the securities of industries, banks, public utilities, railroads, and governments)

*Standard Statistics Trade and Securities Services* (the same as *Moody's Manuals*)

*Prentice-Hall Tax Services* (for tax information)

#### **Reference Reading Guides**

*New York Times Index* (an index to material published in that paper during the year)



*Reader's Guide to Reference Books**New Guide to Reference Books*

There are also many guides to specialized reading, for instance:

*Education Index**Engineering Index**Accountant Index**Industrial Arts Index***Shipping and Postal Information***U. S. Official Postal Guide**Bullinger's Post Office, Express, and Freight Guide**Blue Book of American Shipping***Statistical Handbooks***The World-Telegram Almanac**Brooklyn Eagle Almanac**Chicago Daily News Almanac**Whitaker's Almanac* (Great Britain statistics)*Custom House Guide* (Export and import statistics)*The Insurance Yearbook**The Banker's Almanac**The Statesman's Yearbook* (covers all the countries of the world)

Nearly every industrial and professional activity is covered by one of these statistical yearbooks or almanacs. In addition, the United States Government bureaus and departments issue many important statistical handbooks such as the *Yearbook of the Department of Agriculture*. Foreign country trade and economic statistics are covered by such volumes as *The Canada Yearbook*, *The Japan Yearbook*, and similar individual-country volumes. *The Statistical Yearbook of the League of Nations* gives useful information on industry and commerce throughout the world.

**Travel and Hotel Information for Planning the Business Trip***American Traveller's Gazette**Official Railway Guide**Motor Express Guide**Official Hotel Red Book*

*Tour Books* (issued by the American Automobile Association)

## 249. REPORTS

Very often it is necessary for the head of a company or the head of a department of a company to make a detailed study of his company or department or a particular phase of it. The results of this study, the facts learned, are then embodied in a written report. Observe the following in typing a report:

- (a) Write the main title of the report entirely in capital letters.
- (b) Capitalize the first letter of each important word in subtitles. Subtitles should also be underscored.
- (c) Capitalize the first letter of each important word in titles occurring under the main subtitles.
- (d) Roman numerals should be used to indicate the main divisions of a report. Arabic numerals should be used to indicate subdivisions.

## 250. ROMAN AND ARABIC NUMERALS

I	1	XIX	19
II	2	XX	20
III	3	XXX	30
IV	4	XL	40
V	5	L	50
VI	6	LX	60
VII	7	LXX	70
VIII	8	LXXX	80
IX	9	XC	90
X	10	C	100
XI	11	CC	200
XII	12	D	500
XIII	13	DC	600
XIV	14	DCC	700
XV	15	DCCC	800
XVI	16	CM	900
XVII	17	M	1000
XVIII	18	MM	2000

*Example*

1937—MCMXXXVII

## 251. SHIPMENT OF GOODS, METHODS

### Freight

Railway companies are used to handle big shipments of goods. A bill of lading is made out by the shipper when the merchandise is delivered to the railroad company for transportation. The shipping charges may be paid either by the shipper or by the consignee when the goods reach him. The time for claiming a freight shipment is usually specified and limited. If this time limit is not observed, extra storage charges may be incurred.

### Water Freight

Water freight is handled in the same way as railway freight. In water shipments the bill of lading is sometimes called the *wharf receipt*. Shipments of merchandise to foreign countries must also be accompanied by a manifest, which gives a detailed description of the goods and their value.

### Express

Express is used for relatively small shipments and where speed is essential. Sometimes it is cheaper to use this method than parcel post, particularly to distant points. A receipt is given for each package when it is called for; another receipt is obtained when it is delivered by the express company. Express shipments may also be sent C.O.D. and the shipping charges may be paid on delivery.

### Parcel Post

Shipment of goods by parcel post is confined to relatively small packages.

### Truck Freight

Truck freight is handled in the same way as railway freight. It is used mostly for large shipments to comparatively nearby points.

## 252. SHIPPING TERMS, DEFINITIONS

*Bill of Lading*.—A written account of goods being shipped, usually made out in triplicate. One copy is kept by the shipper,

one copy is sent to the consignee, and one copy is for the transportation company.

*Carrier or Common Carrier.*—A transportation company.

*Collect on Delivery (C.O.D.).*—Merchandise to be paid for on delivery.

*Consignee.*—The person or company to whom the goods are being shipped.

*Consignment.*—Goods or merchandise being shipped.

*Consignor.*—The person or firm shipping the goods.

*Cost, Insurance and Freight (C.I.F.).*—This means that the shipper or consignee, the one to whom the term is applied, is paying the cost of these items.

*Dutiable Goods.*—Imported or exported merchandise on which a duty is payable.

*Free on Board (F.O.B.).*—This means that the merchandise will be delivered to the transportation company by the shipper without charging the consignee for cartage to or loading on the carrier.

*Free on Field (F.O.F.).*—The same as F.O.B. except in that it relates to air shipments.

*Line.*—A railroad or steamship company.

*Manifest.*—A declaration containing a description of the goods being shipped to a foreign country and the value of them.

*Order Bill of Lading.*—A transferable shipping order for merchandise in transit.

*Port of Entry.*—The port where foreign goods are entering a country.

*Route.*—The course a shipment of goods takes from one point to another.

*Shipment.*—Goods or merchandise being shipped.

*Tracer.*—The letter or wire which is attempting to trace the whereabouts of merchandise lost in transit.

*Via.*—The route by which a shipment of merchandise is being sent.

*Way Bill.*—The freight conductor's list of goods being carried on his train and a description of them.

## 253. SPELLING

Always consult a reliable dictionary when in doubt about the spelling of a word.

## 254. TABULATIONS

Items which are similar in nature, such as quantities, prices, lists of names of persons, lists of names of commodities, dates, and so forth, when they are given consecutively, should be tabulated so that they will be easier to read. *Example:*

We are shipping you  
5 Handbags  
16 Pairs of shoes  
10 Bathrobes

## 255. TITLES

## 256. Doctor, Dr., or M.D.

The abbreviated title *Dr.* may precede a name. *Example:*

Dr. Walter C. Walker

Or the degree *M.D.* may follow a name. *Example:*

Walter C. Walker, M.D.

Never use both the title and the degree with a name. This is *wrong*:

Dr. Walter C. Walker, M.D.

## 257. Reverend.

Great care should be exercised in using the title *Reverend*. Do not use the title, either written out or abbreviated, with the surname only. *Examples:*

*Correct*

Reverend Walter C. Walker

Rev. Walter C. Walker

The Rev. Walter C. Walker

The Rev. Mr. Walker

The Rev. Dr. Walker

*Wrong*

Reverend Walker

Rev. Walker

The Reverend Walker

## 258. UNDERSCORING

For the sake of appearance, underscoring should not be used for very long passages.

*Observe the following:*

Underline words which are to be emphasized.

Underline, in a manuscript, those words which should be italicized when set in type.

Underline subtitles when all capitals or quotation marks have been used for main titles.

Underline, when copying printed matter, all words that are italicized in print.

## 259. WORDS, DIVISION OF, ON THE TYPE-WRITER

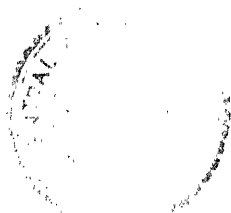
Use a hyphen to divide words at the end of a typed line. However, the division of words at the end of a line should be avoided as much as possible. Observe the following rules:

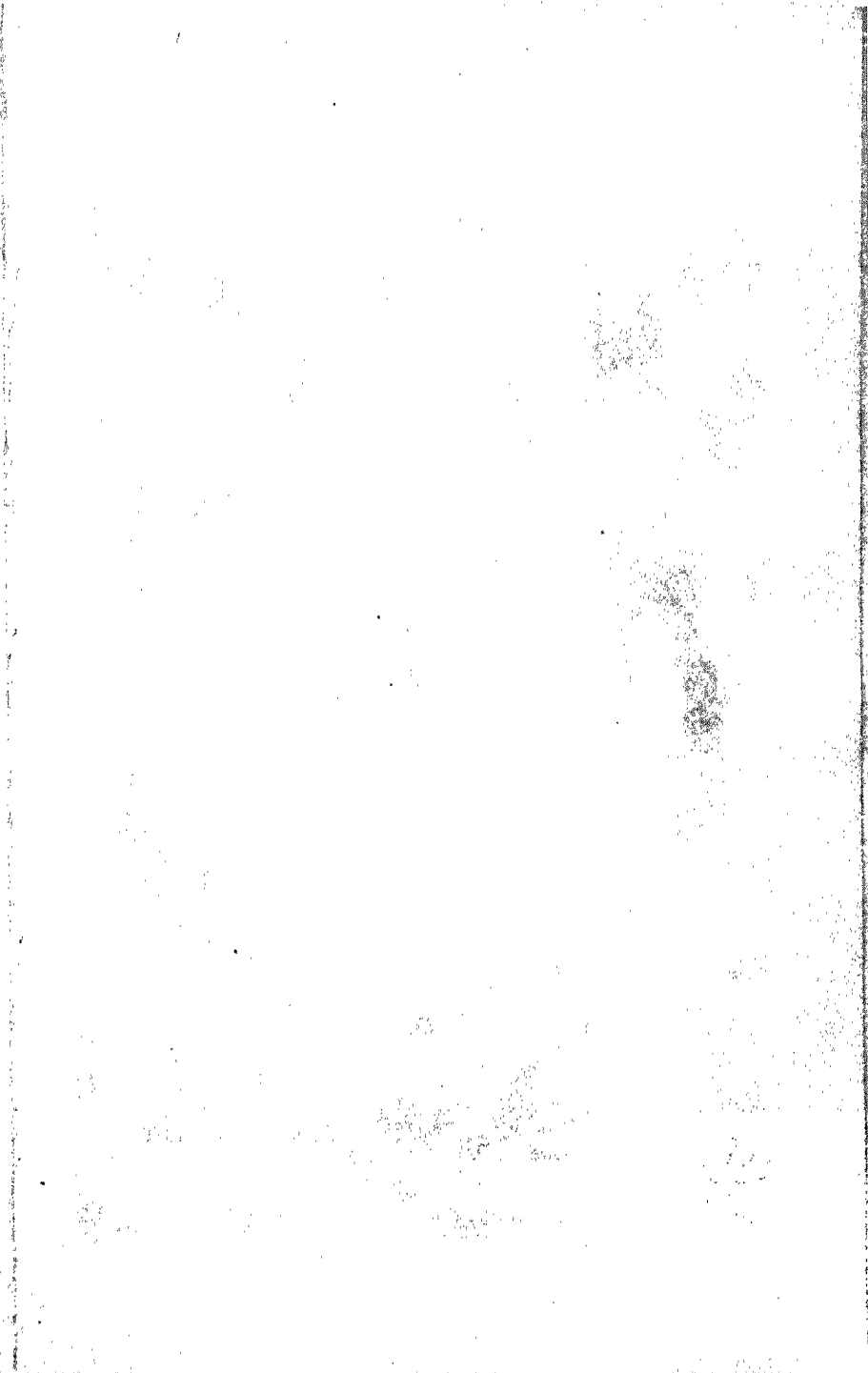
- (a) The division should be made only between syllables.

*Examples:*

com-ing      buy-ing      wait-ing

- (b) Do not divide words of one syllable such as *freight*, *come*. Do not divide words of four letters or less, for example, *only*.
- (c) Do not divide words at the end of two consecutive lines.
- (d) Do not divide the last word in a paragraph or on the last line on a page.
- (e) Do not divide a proper name.
- (f) Do not divide one or two letters from a word.
- (g) Do not divide initials or abbreviated titles preceding a name, or degrees following a name, from the name.
- (h) Do not divide compound words which already contain a hyphen.
- (i) Do not divide the letters in the abbreviation of the name of an organization. *Wrong* A.S.P.-C.A.









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